2012

FLeaTS User Manual

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Firstfolio Limited

17th November

Please ensure that you review the section “Changes since publication” on page 77.

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FLeaTS

FLeaTS consists of several components including:

1. Client Relationship Management (CRM)
2. Commission management and financial forecasting
3. Sales and lead management and tracking
4. Loan matching and comparison software
5. NCCP and other forms
6. Electronic Lodgement

This manual is designed to provide you with an overview of the workings of the software and a guide as to how to get the best out of it. FLeaTS, if used to its maximum will provide you with tools that will help you to improve your business.

Installing FLeaTS

Once you have been provided with your user ID and password you can install FLeaTS onto your computer. There is no limit to the number of computers you can install the system on; however, if using multiple computers you will need to ensure that you 'Exchange' your data both before leaving one computer and again before starting work on another.

You can install the system from the following website:

http://www.echoice.com.au/fleats

Full instructions for the installation are contained on the web page.

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Where to get help

A complete manual for both FLeaTS is available for download from the Firstfolio website at:

http://www.firstfolio.com.au/aggregation/aggregation/firstfolio-one/system/

Additional assistance is available from:

For help with system use:

- **Email**: fleats.support@firstfolio.com.au
- **Broker Help Line:** 1300 883480
- **System "Bug Button"** from within FLeaTS

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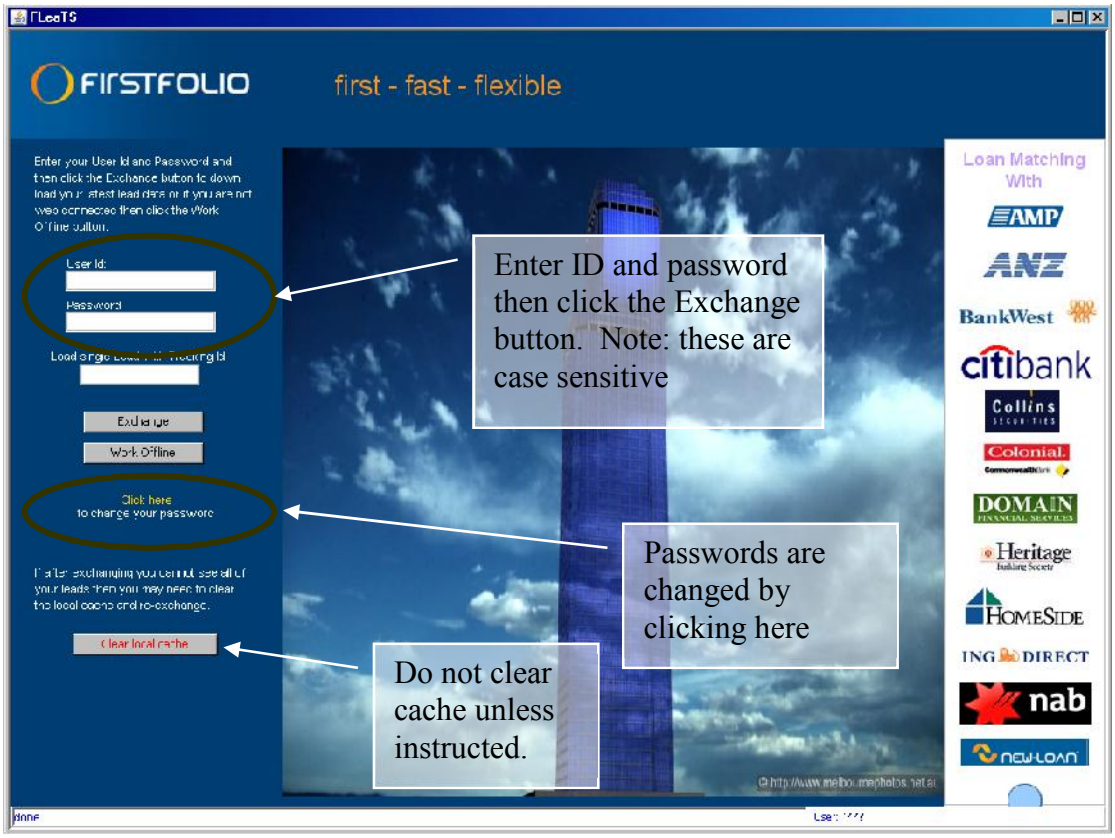
Logging on and changing your password



Note: If you are working offline you need to click the Work Offline button instead of the Exchange button.

Tip: 3 unsuccessful attempts to log in will cause your access to be frozen. If this occurs you need to contact your administrator to unlock your account.

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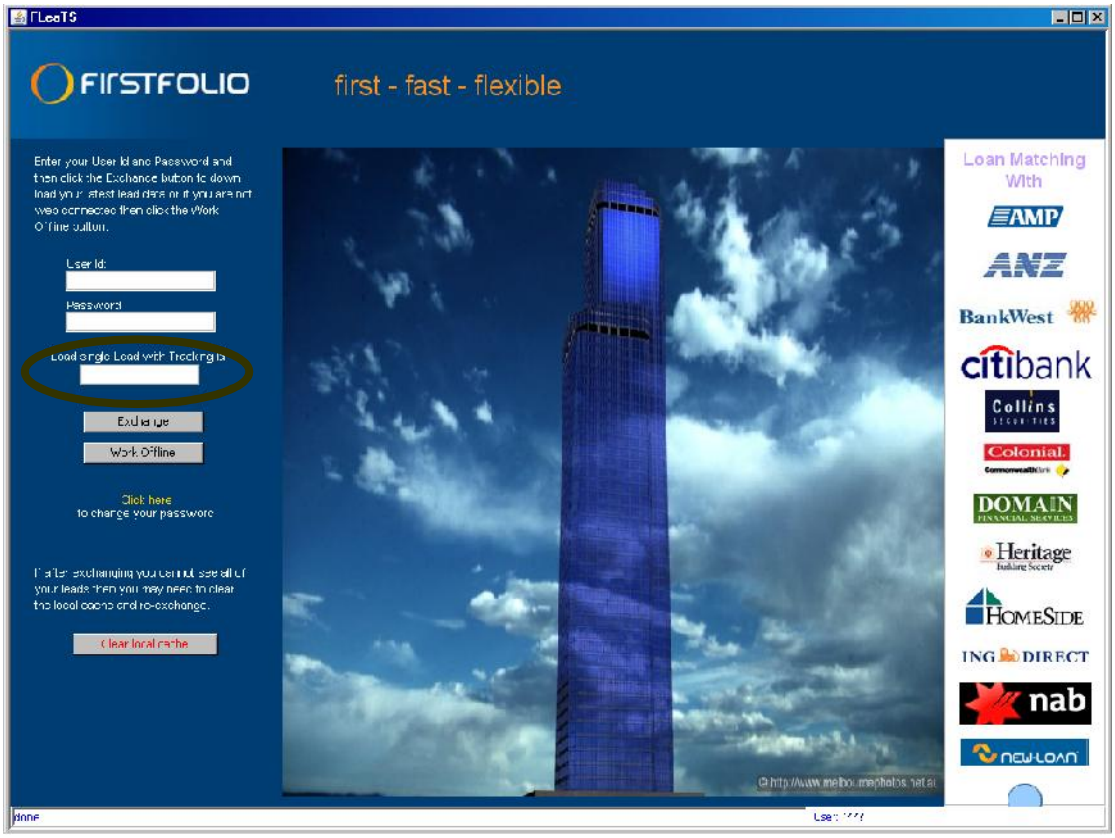
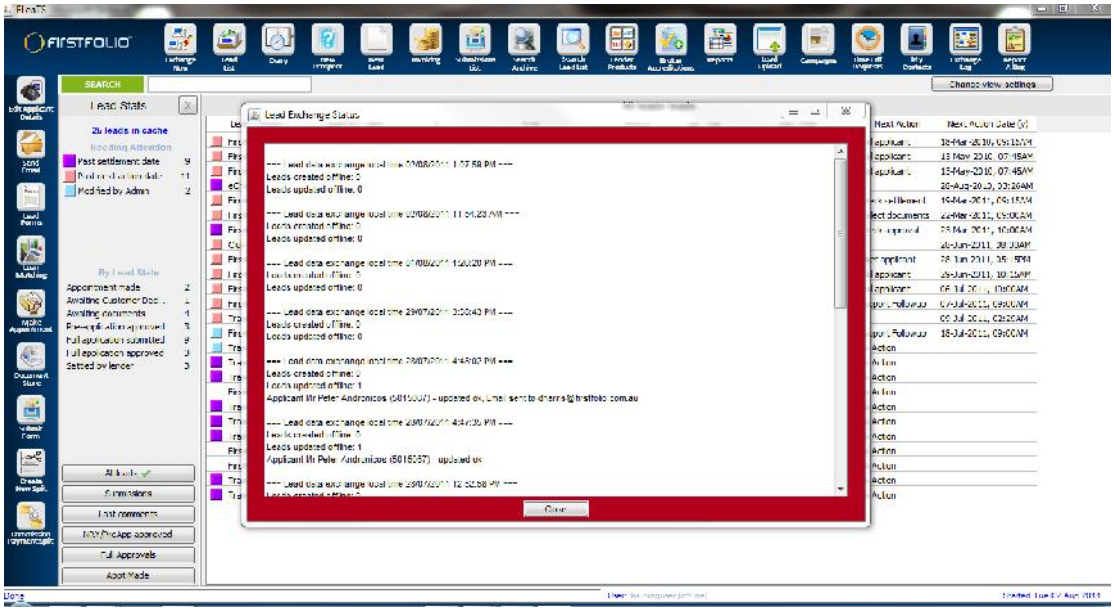


When logging on at a clients home it is preferable to also enter that customer's lead number and click on Work Offline. By doing this you avoid displaying your entire client listing. The only customer displayed will be the one you have selected.



Once logged on, a dialog box will be displayed showing a history of the most recent Exchanges. Additionally, this dialog box will provide an alert if any Comparison Rate Schedules have been updated.

Click the Close button to exit the Dialog box.

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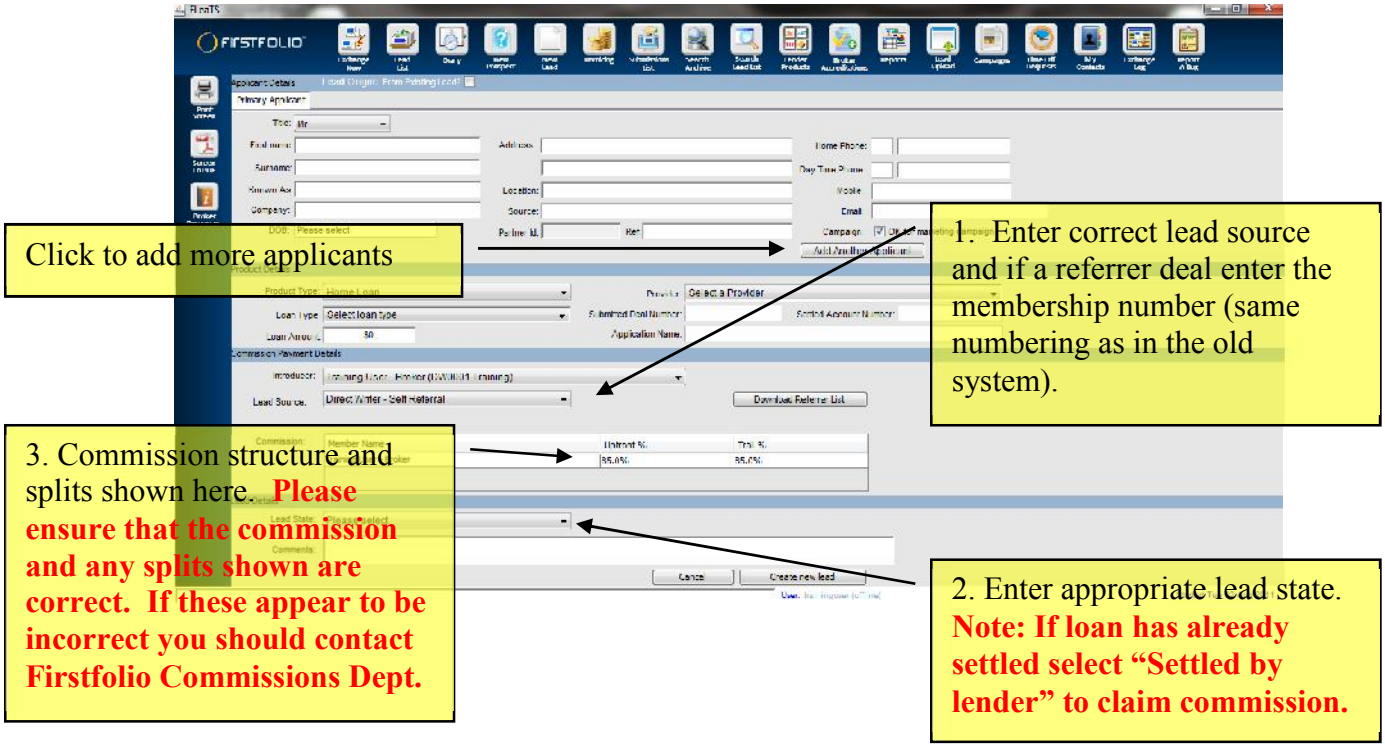
Creating a new client



Simply enter the information as per the fields then click Create New Lead and then Exchange. You can then start working on the new lead.

Tip 1: You can also create a new lead from a "Lead Prospect". This will be dealt with under the section for Calculators and Loan Matching.

Tip 2: Selecting "Referred (Associate) or Direct Writer under Lead Source will reveal the correct commission structure for that deal.

Tip 3: You can select non-home loan products such as deposit bonds, insurance etc from the Product Type drop down menu.

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Creating a new record for a returning client

When an existing client returns for another loan you can create a new record from the previously settled one.

1. Click on the

icon to access the Settled and dead lead archives then enter the appropriate search information to locate the client's record. This can be name, tracking ID etc.
2. Highlight the appropriate client's record
3. Click on the

icon **in the left margin (not the one at the top of the page)**
4. This will take you to the same client set-up screen and all information will be copied from the previous record.
5. Ensure that you amend any changes if necessary.

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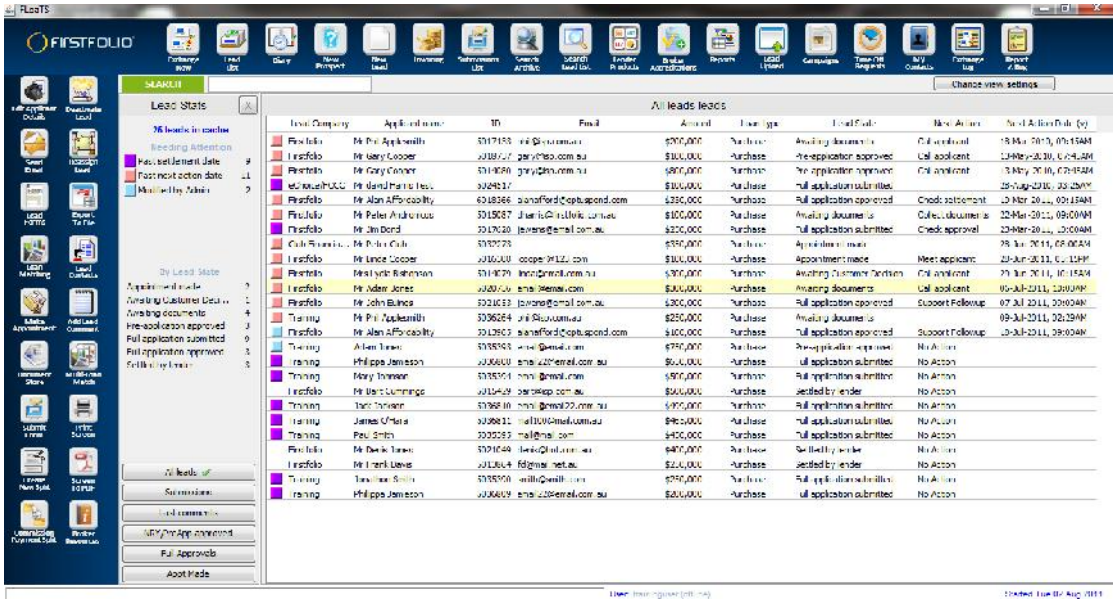
Your client list



Note: The 2nd column of icons is only visible when you place your curser in the first column.

This is the main screen and contains a listing of all your active clients and their current status.

Opening, editing and updating a client record

Select your client from the list and double click to open the record.

Tip 1: Holding your curser over an icon will open a box explaining what the icon is for.

Tip 2: To copy and paste to or from any part of the system use the following key strokes:

Copy – Ctrl C
Paste – Ctrl V
Cut – Ctrl X

Tip 3: If you are doing a split loan for a client remember to create the split lead in FLeaTS. See item 7 below.

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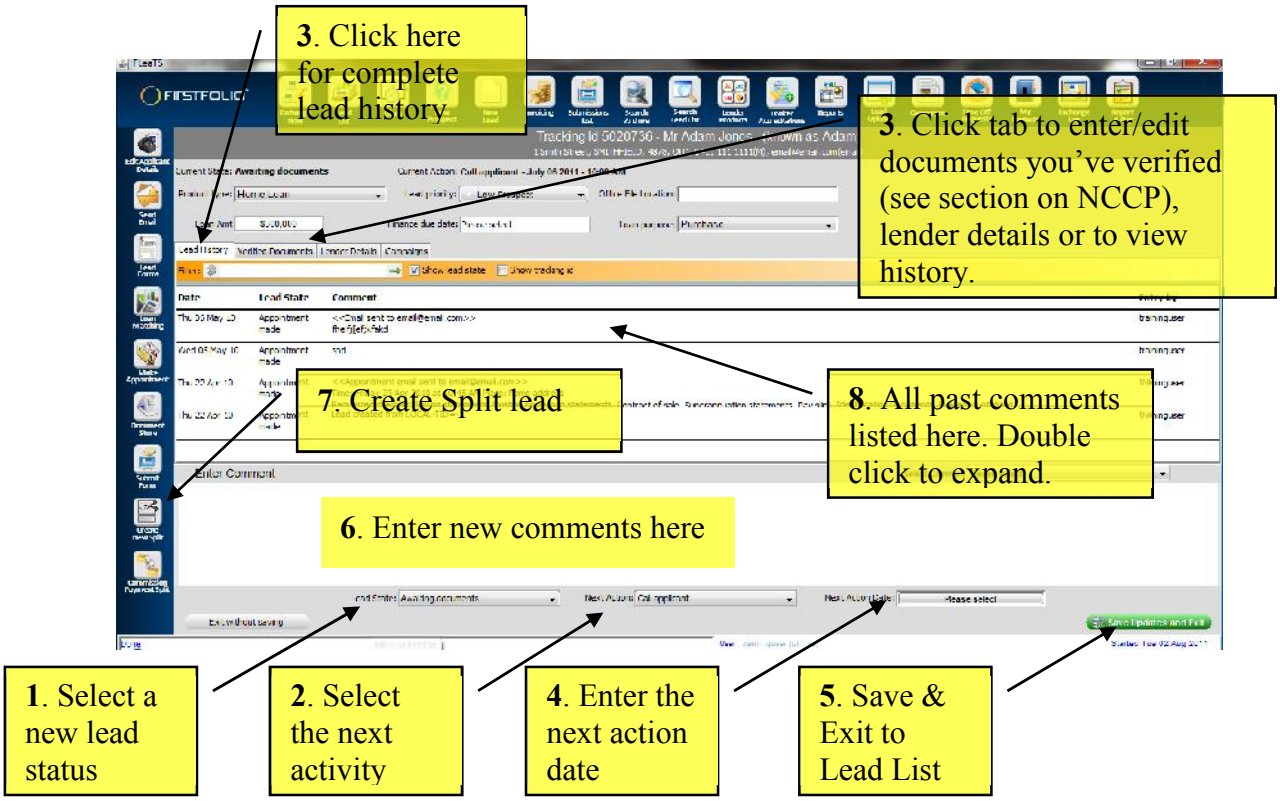

Tip: You should exchange your updates as often as possible to avoid accidental loss of work. To exchange click the

icon. This will save your work to your own computer plus the main server. At the same time, your system will be updated with any changes on the server.

Creating a split lead

Click on the

icon as per item 7 above and enter the required information regarding the loan split. You will not need to re-enter customer information.

Remember to adjust your loan amounts so all splits add up to the total loan.

Editing Client contact details

Open the client record from the Client List and click the

icon. This will take you to the Edit screen.

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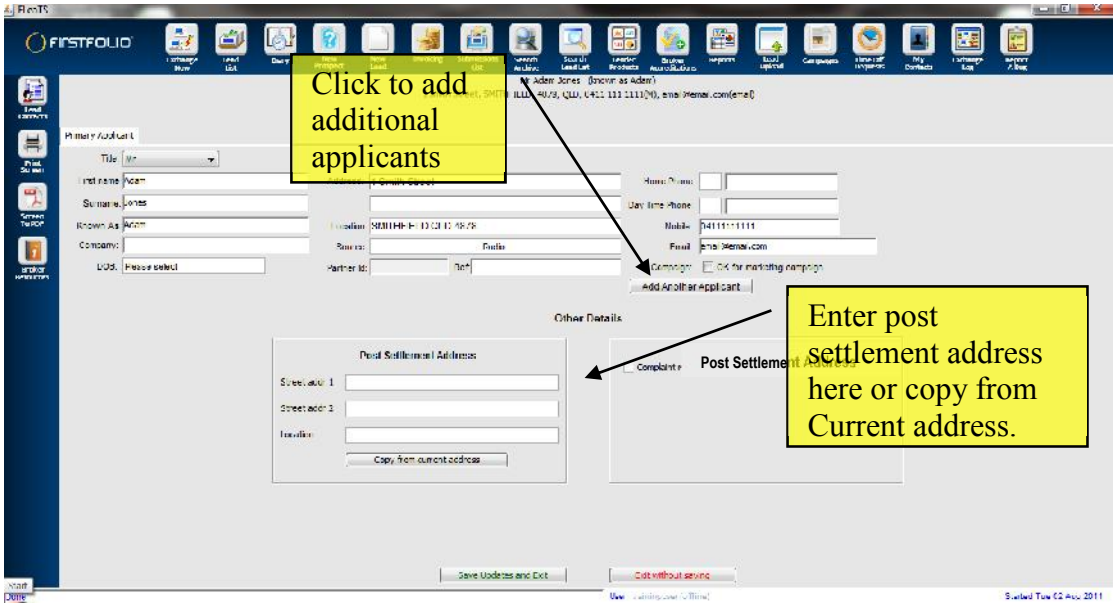

Note: Some fields may be greyed out meaning that you cannot edit them via this process. Changes of this nature need to be made by an administrator. Contact your relevant support officer for assistance in these matters.

Adding additional contacts to a client's record

You can add additional contact details to a client's record to enable emails to be sent to other related parties such as solicitor, spouse etc. This record also contains all other contact details.

Click the

button on the main client list screen then click the

button on the next screen.

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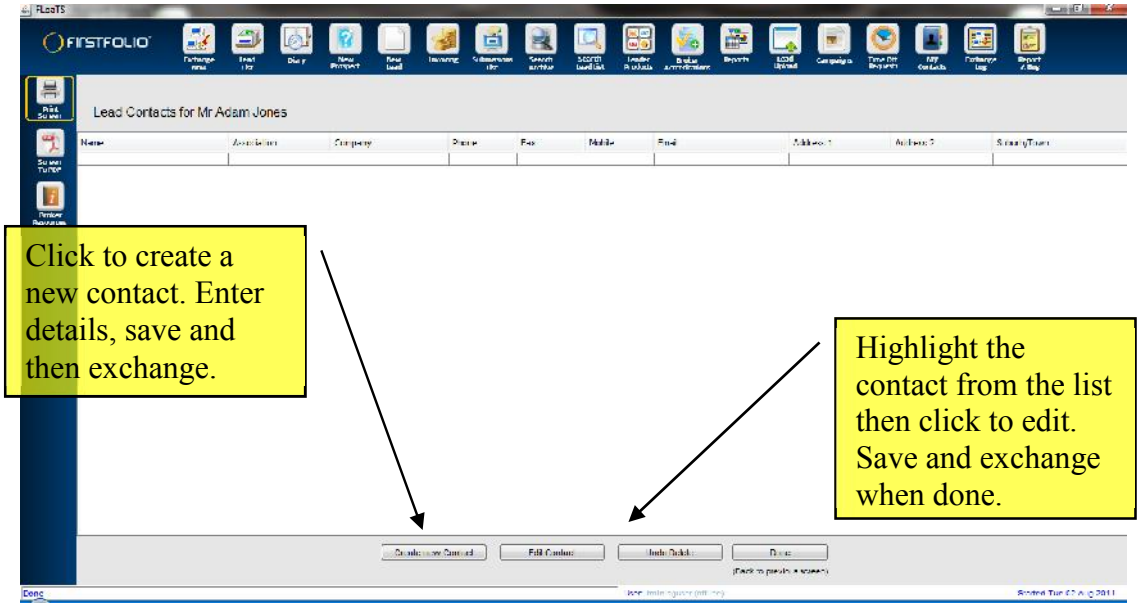

When sending emails to the client you can now select additional recipients by ticking the boxes to the left of the FLeaTS email screen.

To access additional contacts information open the client record from the client list and click the

icon. Select the contact and double click to open the details.

Receiving a company generated lead

If you are receiving leads from Firstfolio or eChoice these will be automatically placed into your client database. You will receive an alert via email and/or SMS.

To view the Lead Sheet open the client record from the client list and click the

icon.

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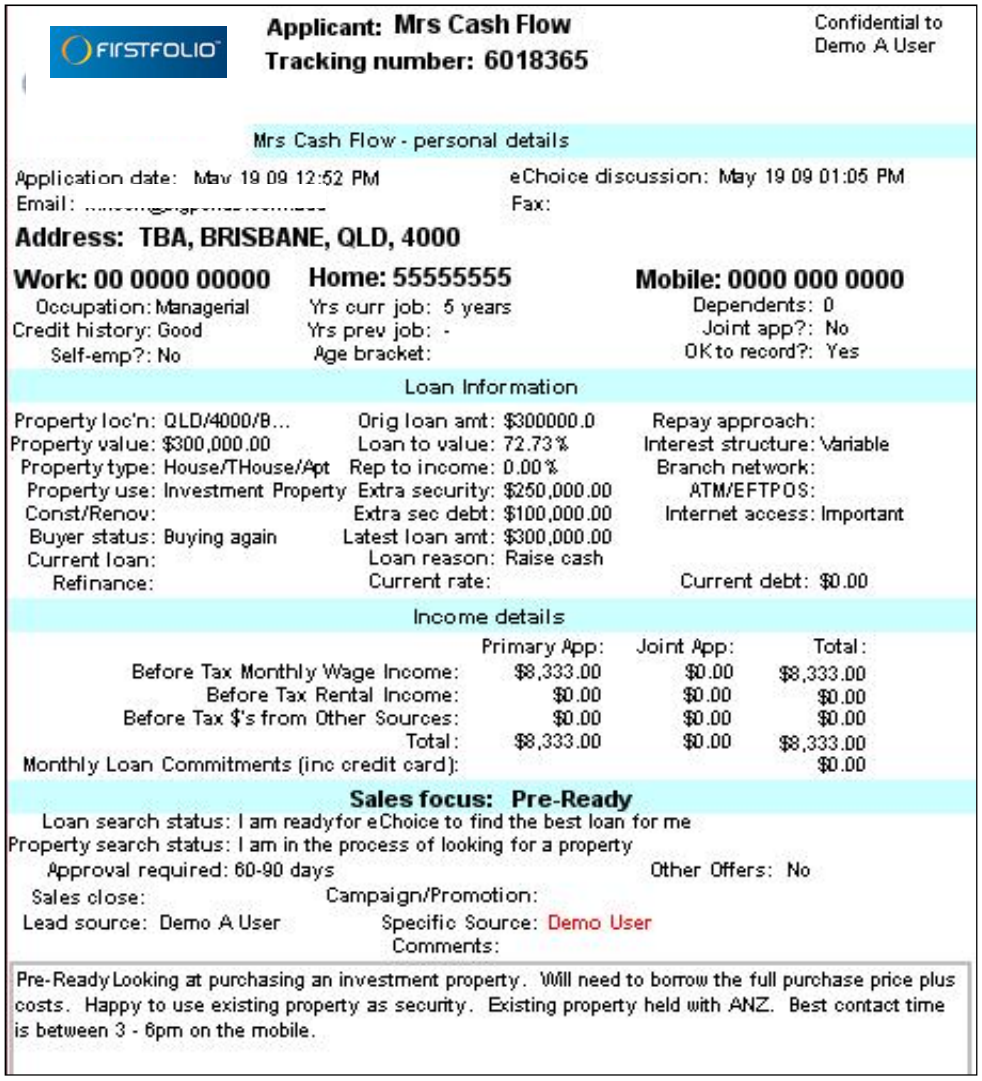
The Lead Sheet



Applicant: Mrs Cash Flow
Tracking number: 6018365

Confidential to
Demo A User

Mrs Cash Flow - personal details

Application date: May 19 09 12:52 PM
eChoice discussion: May 19 09 01:05 PM
Email: [redacted]
Fax:

Address: TBA, BRISBANE, QLD, 4000

Work: 00 0000 00000	**Home: 55555555**	**Mobile: 0000 000 0000**
Occupation: Managerial	Yrs curr job: 5 years	Dependents: 0
Credit history: Good	Yrs prev job: -	Joint app?: No
Self-emp?: No	Age bracket:	OK to record?: Yes

Loan Information

Property loc'n:	QLD/4000/B...	Orig loan amt:	$300000.0	Repay approach:	
Property value:	$300,000.00	Loan to value:	72.73%	Interest structure:	Variable
Property type:	House/THouse/Apt	Rep to income:	0.00%	Branch network:	
Property use:	Investment Property	Extra security:	$250,000.00	ATM/EFTPOS:	
Const/Renov:		Extra sec debt:	$100,000.00	Internet access:	Important
Buyer status:	Buying again	Latest loan amt:	$300,000.00		
Current loan:		Loan reason:	Raise cash		
Refinance:		Current rate:		Current debt:	$0.00

Income details

	Primary App:	Joint App:	Total:
Before Tax Monthly Wage Income:	$8,333.00	$0.00	$8,333.00
Before Tax Rental Income:	$0.00	$0.00	$0.00
Before Tax $'s from Other Sources:	$0.00	$0.00	$0.00
Total:	$8,333.00	$0.00	$8,333.00
Monthly Loan Commitments (inc credit card):			$0.00

Sales focus: Pre-Ready

Loan search status: I am readyfor eChoice to find the best loan for me
Property search status: I am in the process of looking for a property
Approval required: 60-90 days
Other Offers: No
Sales close:
Campaign/Promotion:
Lead source: Demo A User
Specific Source: Demo User
Comments:

Pre-Ready Looking at purchasing an investment property. Will need to borrow the full purchase price plus costs. Happy to use existing property as security. Existing property held with ANZ. Best contact time is between 3 - 6pm on the mobile.

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Lead statuses

The various lead statuses built into FLeaTS help you to prioritise your activities and also provide you with a meaningful overview of your portfolio.

The statistics, which are shown at the left side of your client list, tell you how many active leads you have in your database, how many are overdue for action and a break-down summary of the various lead statuses.

See Appendix 1 for a list of lead states and their recommended usage.

You are able to sort your client list simply by clicking on the top of the column you wish to sort by.

Alternatively, you can create various views to suit your requirements.

Lead status usage

Using the pre-set lead states in the system helps to prioritise your clients as well as your follow-up activities.

In the table below is a list of all lead states along with their suggested usage.

1	Lead received	The initial lead state for a company generated lead. These should not remain in this state beyond the initial contact. All new company generated and issued leads should be contacted within two hours of receipt.
2	Self built lead received	This is the initial lead state for new clients that you set up in the system.
3	Contact made	"Contact made" should only be used as a transient state after "Lead received". It is expected that a lead will only remain in this state for up to one week except in unusual circumstances. Examples of when to use this state are: customer asks you to call back to make appointment, customer says they'll call you back etc.

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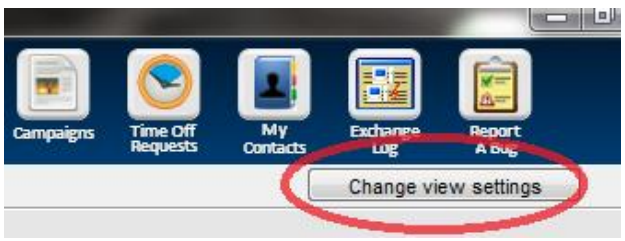
4	Appointment made	Expected next state after Lead received (allowing for 2. above) for mobile HLMs and possible for phone HLMs. No lead should remain in this state once an appointment (phone or mobile) has been held.
5	Awaiting customer decision	When a face-to-face or phone appointment has been held but client is still in "decision mode". Also applies to phone based leads when a "sales discussion" has taken place.
6	Not ready yet	Only applies when a customer will not or cannot proceed for a period greater than 60 days.
7	Awaiting documents	A loan application has been completed with the customer but we are awaiting some or all supporting documents. For a phone appointment the product and lender has been chosen but we are awaiting receipt of the signed application and supporting documents. Leads will remain in this state until the signed application and supporting documentation has been received and submitted to the lender. Alternatively, the next states would be: • Not ready yet – customer has delayed or cannot proceed for more than 60 days • Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.
8	Pre-application submitted	Self-explanatory. **You should move all Pre-approvals into this state as soon as they are submitted.**
9	Pre-application approved	Self-explanatory. **You should move all Per-approvals into this state as soon as they are conditionally approved.**
10	Full application submitted	Self-explanatory. **You should move all full-approvals into this state as soon as they are submitted.**
11	Full application approved	Self-explanatory. **You should move all Full-approvals into this state as soon as they are unconditionally approved.**
12	Settled	Self-explanatory. **Please move all settled loans into this state as soon as you have confirmed that settlement has occurred. Also, please ensure that you have the loan amount entered correctly as these activities will help to ensure that commissions are paid correctly and on time.**
13	Lead dead	Self-explanatory. All leads to be made Dead must be moved to Inactive Lead Candidate for RM action/approval.

Create a custom view

Creating a custom view allows you to select the information you like to see. It may be that you prefer to group one or more lead statuses into one view or you might prefer to change the information you see in the client list.



To create your custom view, click on the Change view settings button.

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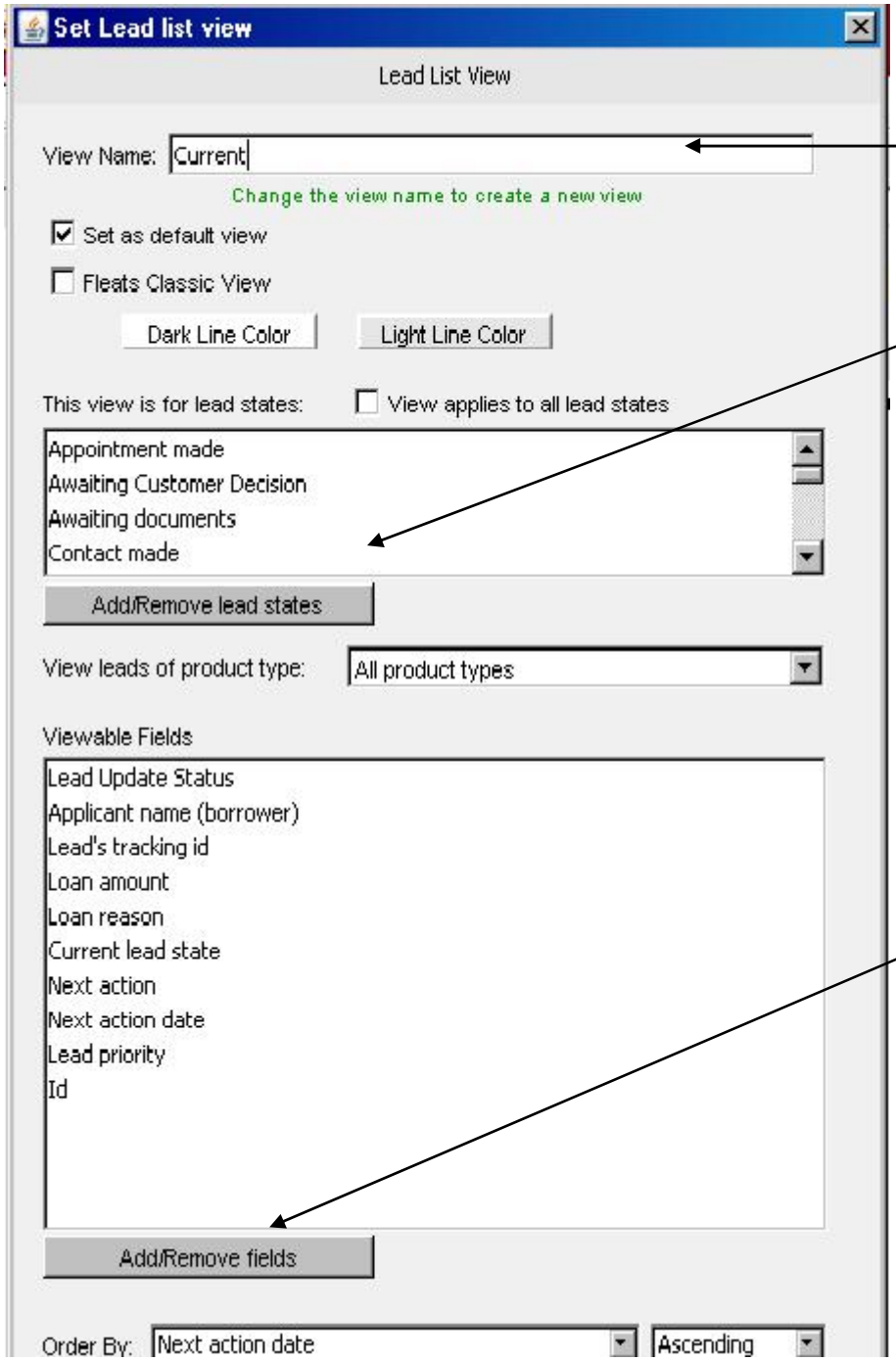
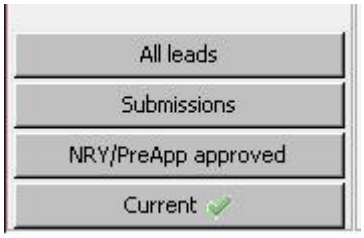


This button enables you to select the lead statuses that will be shown in this view.

You need to give the view a name and then you can save the view.

This button enables you to select the information that you see in the client list.



When you have created your preferred views they can be selected by clicking on the appropriate button. These are located at the bottom left of the Client List.

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Sending an email from FLeaTS

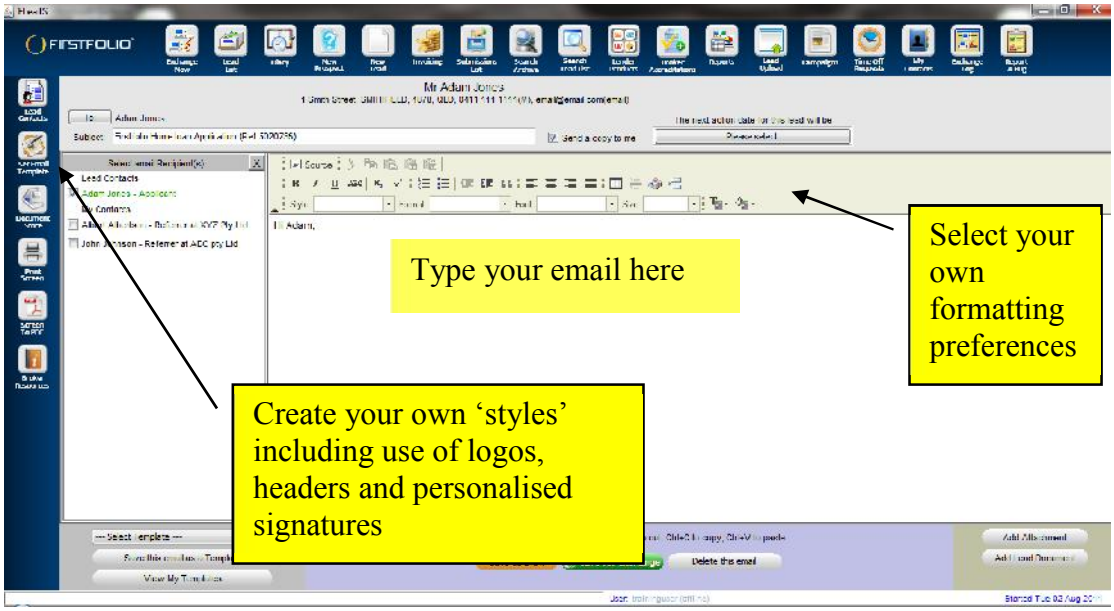
FLeaTS has the ability to send emails, either to individual clients or to a group of clients. The advantage of emailing from FLeaTS is that all your outbound emails are recorded in the client history.

Note: FLeaTS cannot receive emails. Replies to your FLeaTS emails will go to your normal email address and can the copied and pasted into FLeaTS.

Sending an email to a single client

You can highlight the client in the client list or open the client record and then click the

icon.



1. You do not need to type the salutation as this is already set up in the client record. In the example above the salutation is "Hi Allan". This can be overtyped if you like. Similarly, your email signature is also pre-coded into the email.
2. If you have created multiple contacts for this client you can select which contacts to send the email to by clicking the appropriate ones on the left side of the screen.
3. When you have finished the email click "Save for Exchange". The email will not be sent until next time you Exchange your data.
4. Attachments can be added to the email by clicking the Add Attachment button and following the directions.
5. A copy of the email can be sent to your email Inbox by ticking the box next to the Subject line.
6. If you need to exit the email prior to completing it you can save it by clicking Save as Draft.

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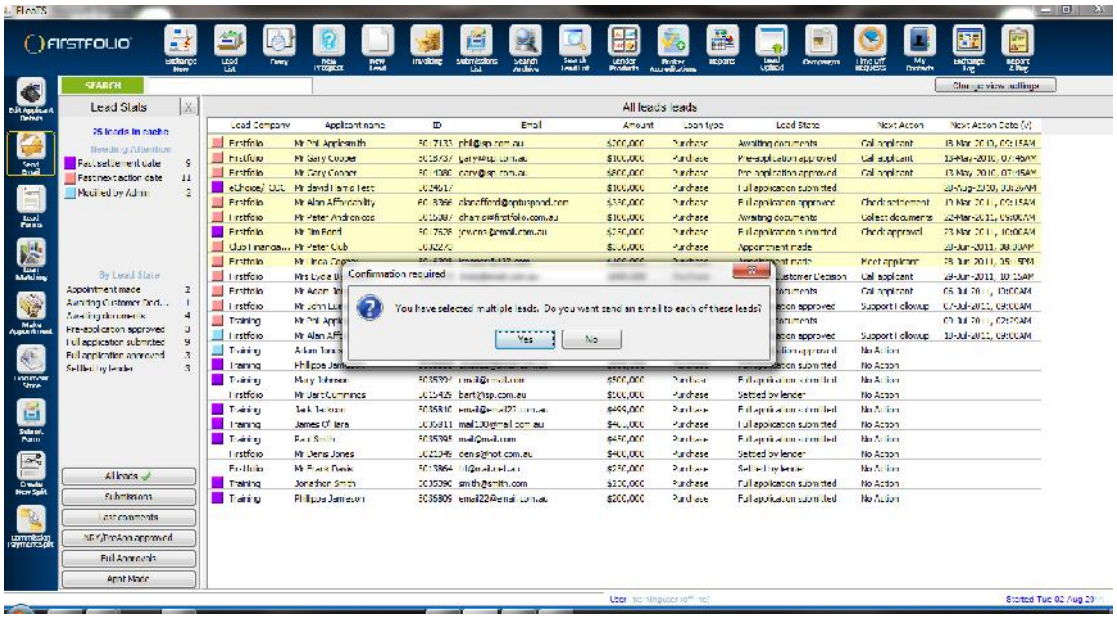
Sending an email to a group of clients

To send an email to multiple clients you highlight the clients in the client list and then click the icon. Clients are highlighted by clicking on the first one and then, while holding down the Shift key use the down arrow until you have highlighted all the clients to receive the email.



Click "Yes" to the Dialog box shown.

You can then follow the steps outlined for sending a single email.

Note: Each recipient will only see their own email address. No information about other recipients is sent.

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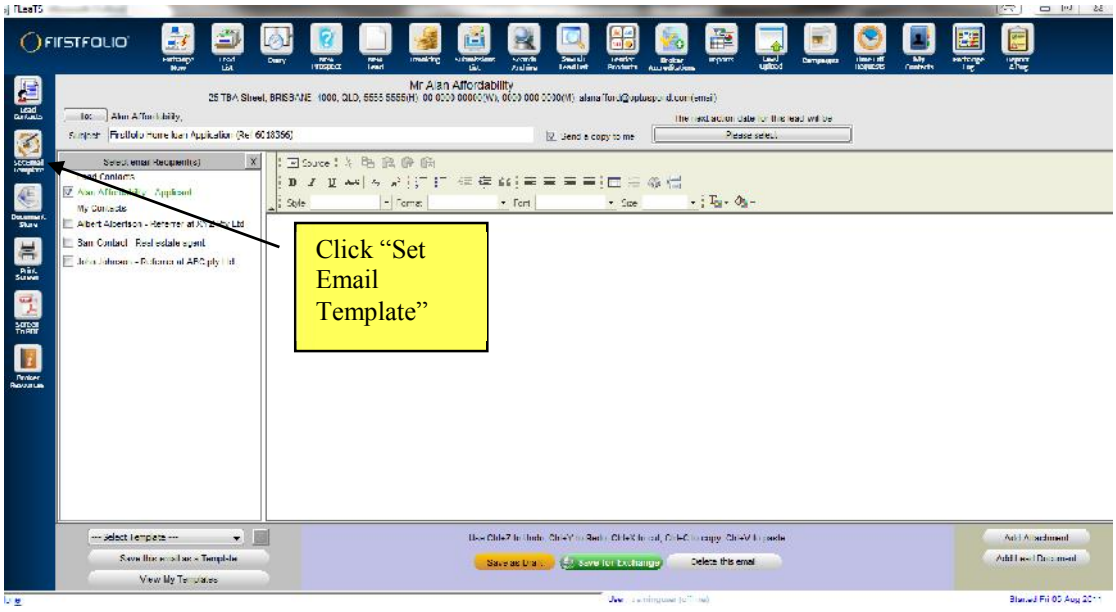
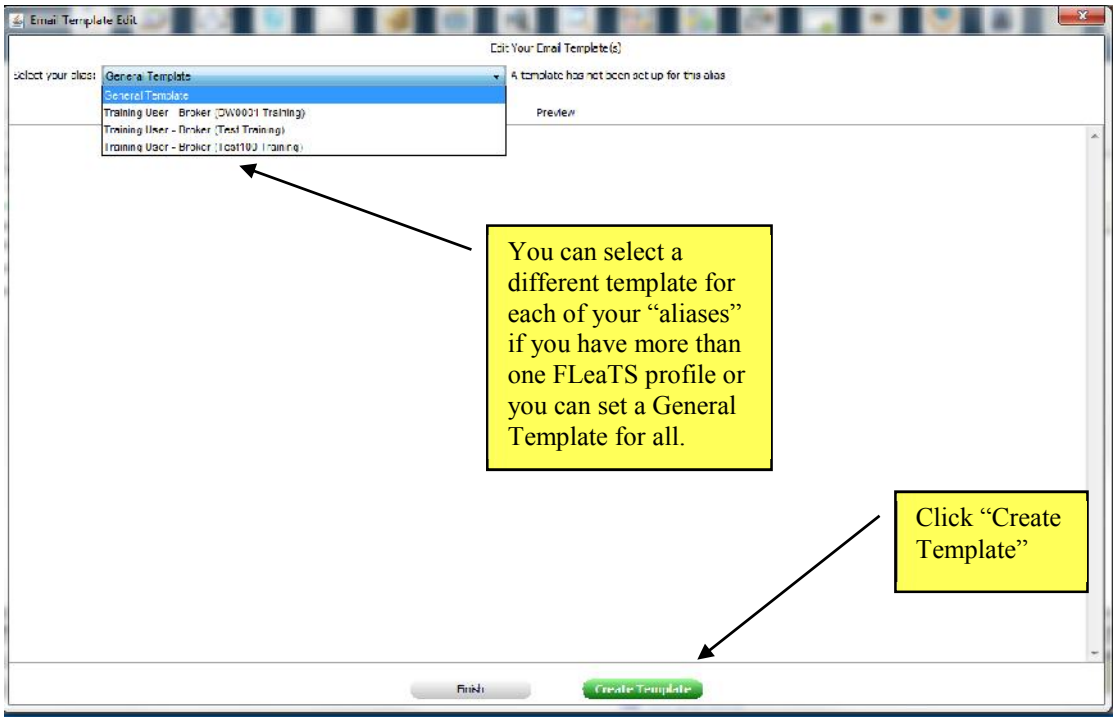
Creating your own email style

You can create your own email style including headers, footers, advertising images and logs, image based signatures etc.

You create your own look and feel you need to be in the normal email screen.





Now follow the instructions in the CRM section entitled "Establishing your own email style".

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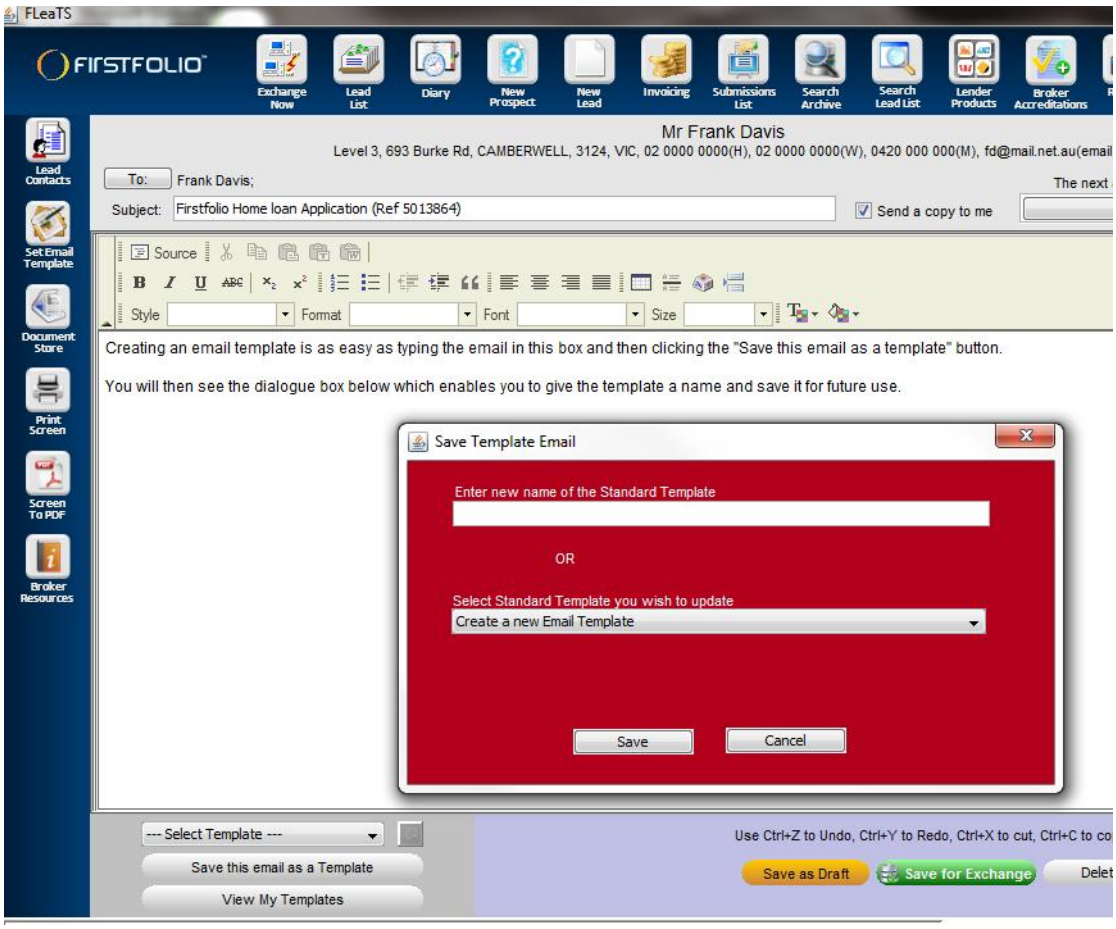
Creating standard email (content) templates

The FLeaTS email system enables you to create standard emails for marketing, client follow-up etc.



Instructions are in the image above.

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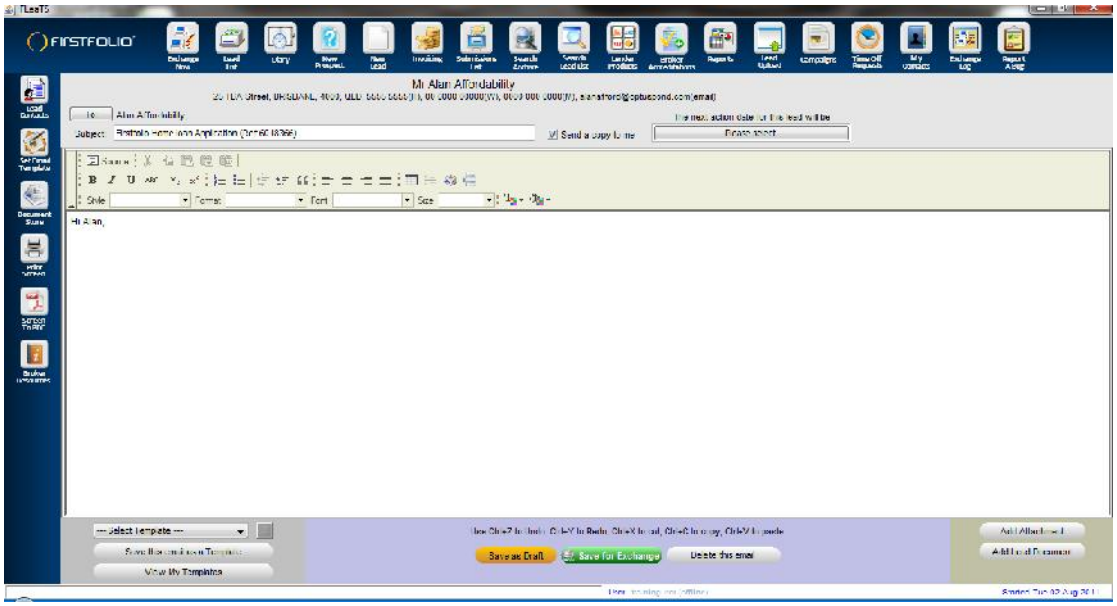
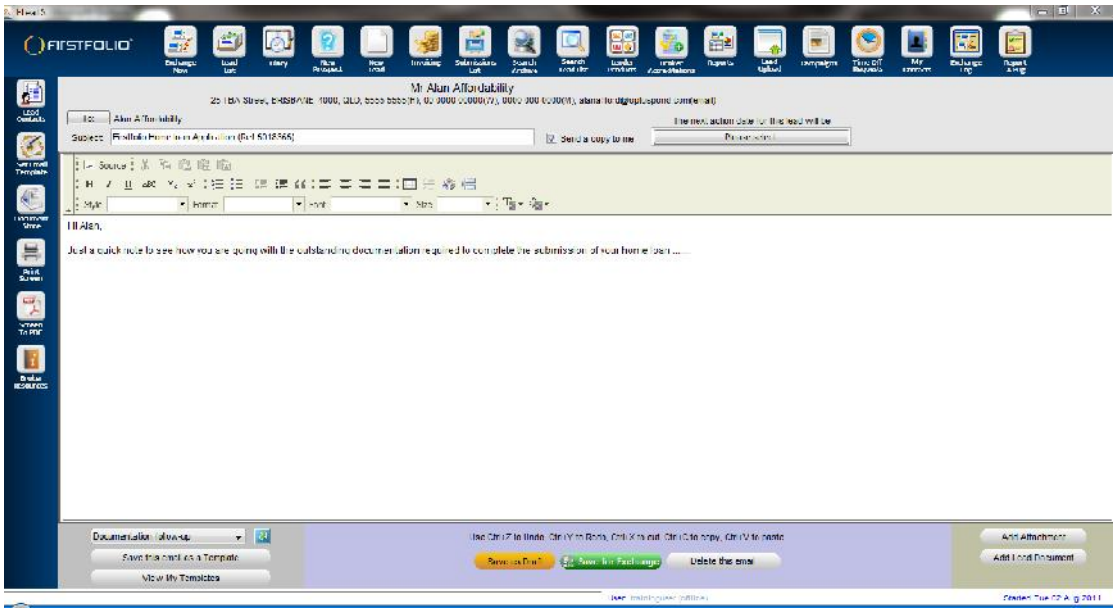
Sending a standard email



1. Click on the Select template drop down.
2. Select your template
3. Click the arrow to bring up the selected email.



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To send the email, click the Save for exchange button. Remember, the email will not be sent until you Exchange.

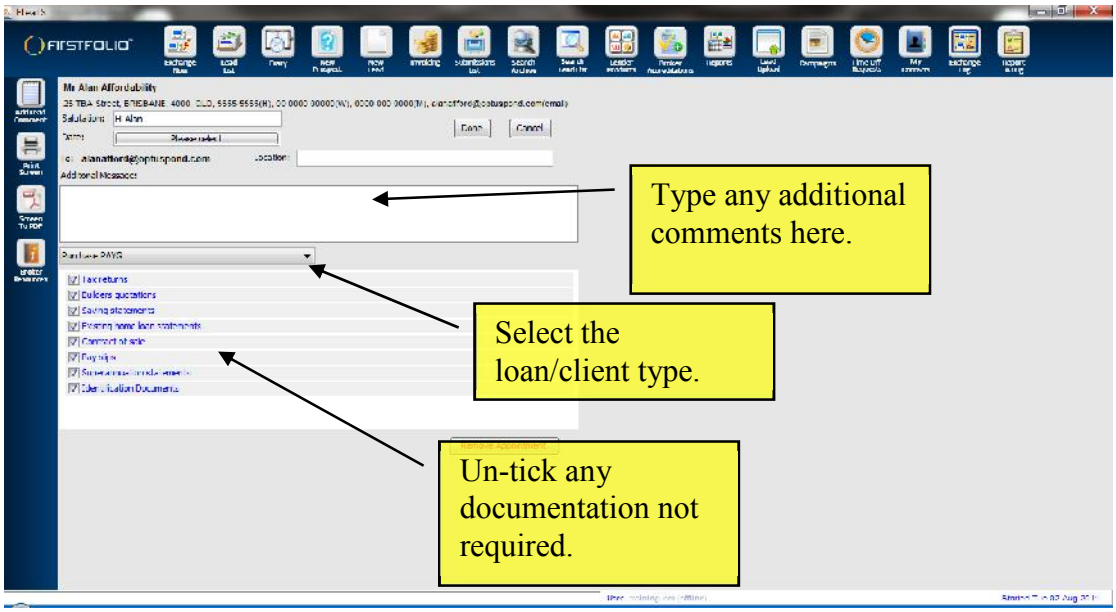
Tip: Standard emails can also be sent to multiple clients by following the instructions under that heading.

Sending an appointment email

FLeaTS enables you to set an appointment date and time and send a confirming email within the same action. The email will also ask that the client have the appropriate paperwork available. These are auto selected based on the loan and client type, however, documents not required can be deselected by un-ticking the box.

To create an appointment email, select the client from the client list or open the client record and click the

icon from the left margin.



1. Click on the date field and then select date and time of the appointment.
2. Type the appointment location into the Location field.

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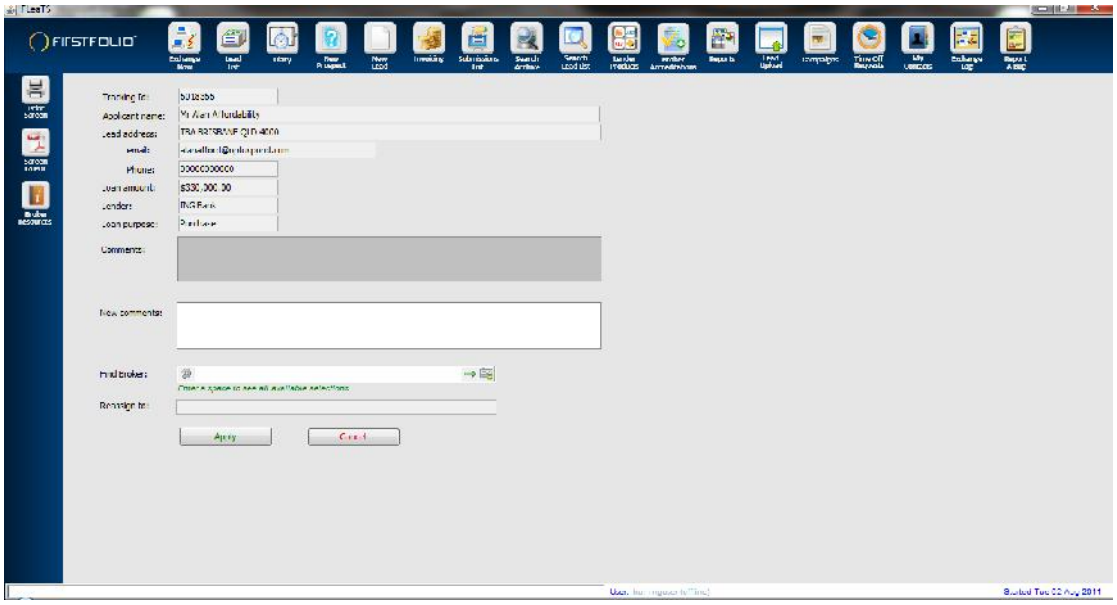
Reassigning a lead

If you are an administration person for a group of brokers you may have a need to reassign leads to loan writers within your group.

To reassign a lead/client, highlight the client or open the client record and click on the

icon (located in the 2nd column of icons). This will open the reassignment facility shown below.



1. Enter a comment in the "New comments" field.
2. Locate the loan writer by typing his/her name in the "Find broker" box. Options will be limited to brokers within your own brokerage.
3. Click Apply
4. Exchange data.

Deactivating a lead

When a client tells you they no longer want to proceed with you, you can deactivate (or make Dead) the lead by clicking on the

icon and completing the required details in the next screen.

Note: Deactivated leads can be reactivated at any time.

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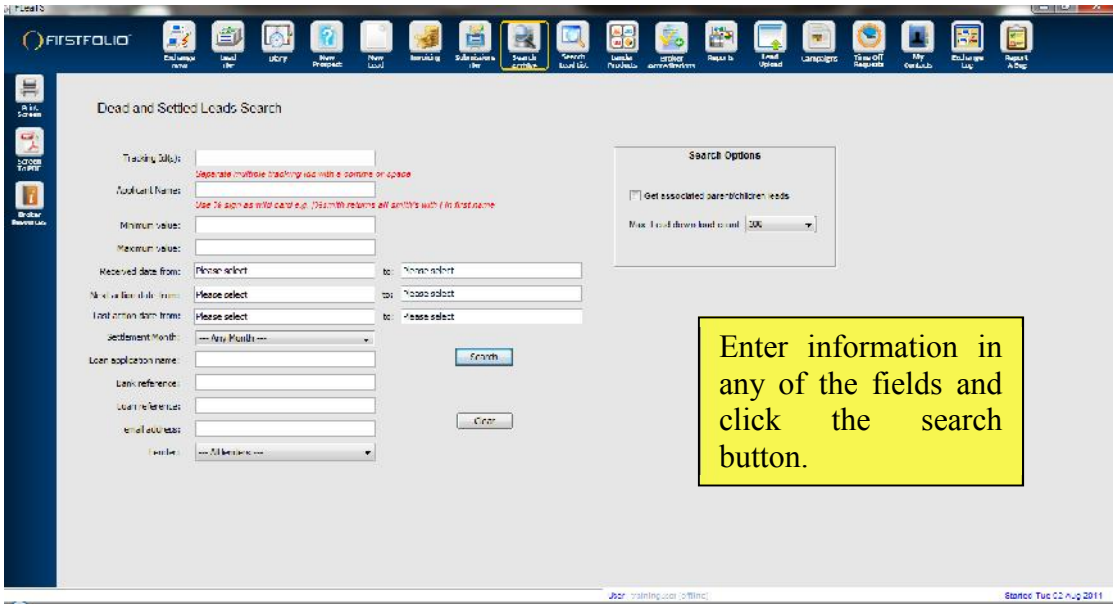
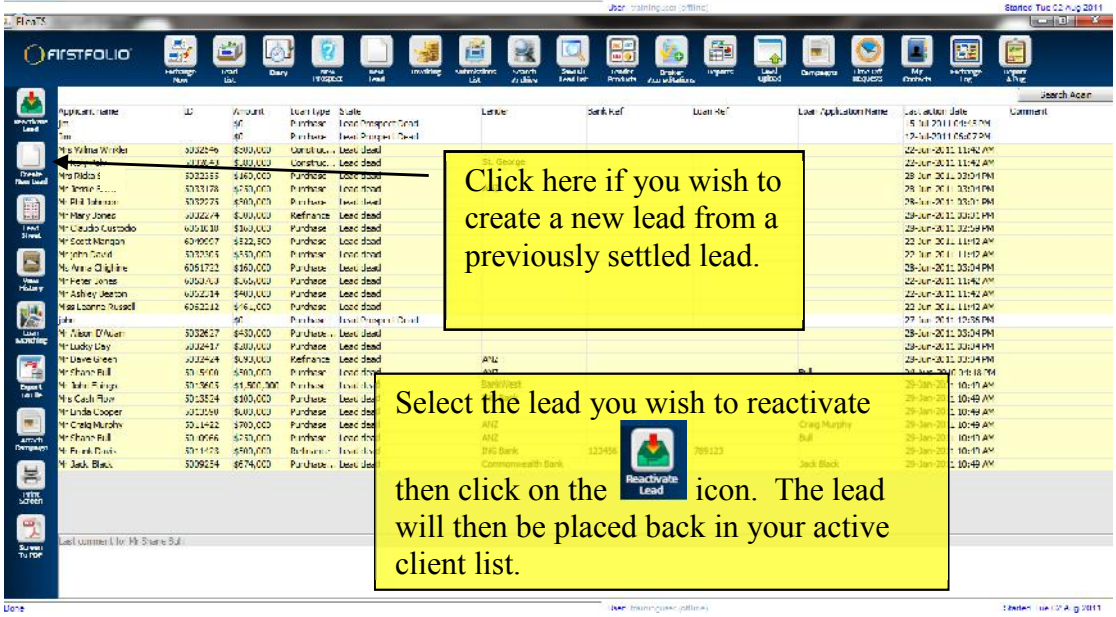
Reactivating a lead

If you need to reactivate a Dead lead you can do this by clicking the

icon.





Note: This area of FLeaTS also contains all your settled loans.

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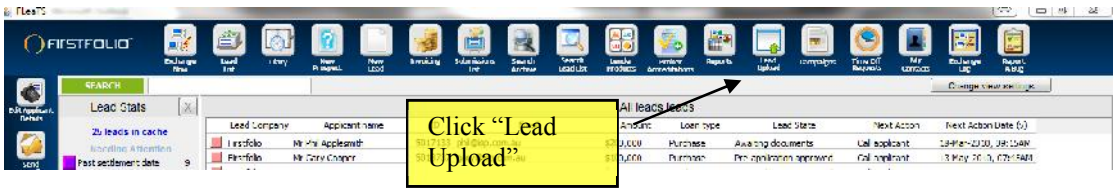
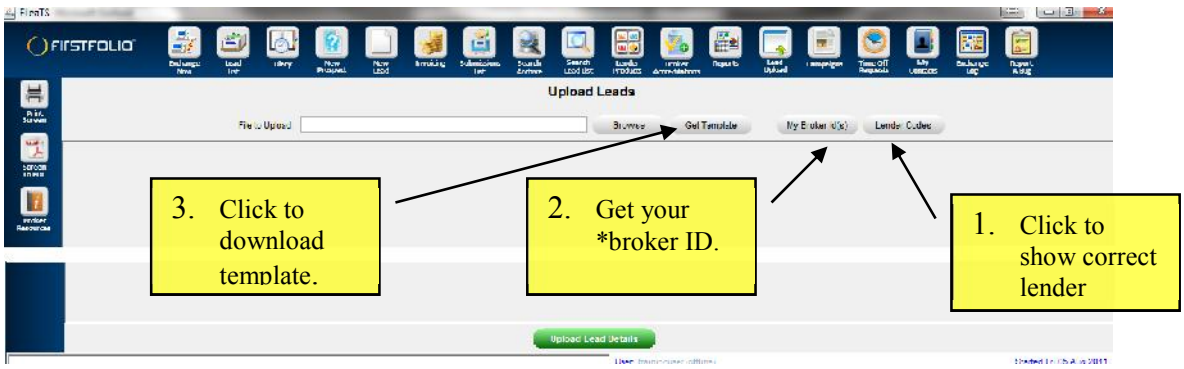
CRM

Importing your client database into FLeaTS

If you have an existing client database that can be exported or converted to an Excel .CSV file this can be imported into FLeaTS. In doing this you need to be careful not to duplicate any records already in the FLeaTS system. If you have settled files for which you are already being paid commissions via FLeaTS you should not import these.





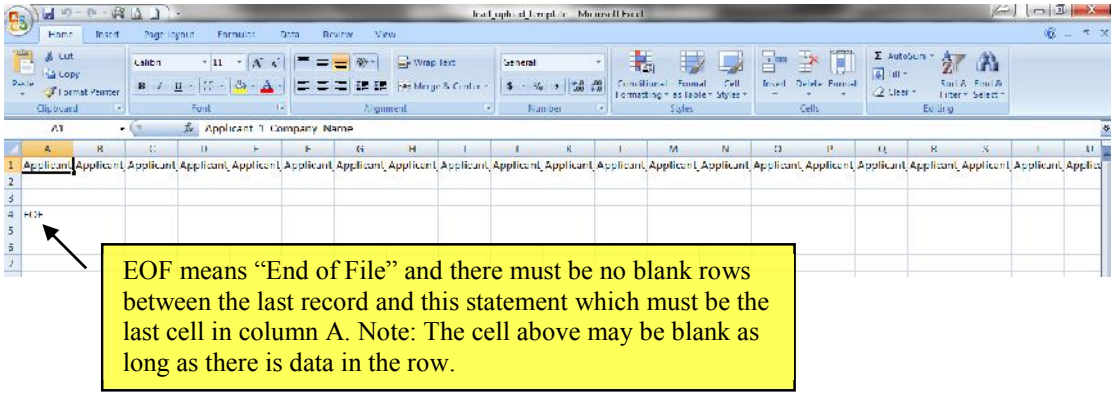
* You may have more than one broker ID to accommodate more than one 'business type'. You should allocate the correct ID to each lead you are uploading to ensure correct commission payment structures etc.

The download template

When you click on "Get Template" you'll be asked to name and save the file. You should ensure that you save it into a location that you can easily recall.

The template is a simple spreadsheet with columns from A through to AQ to accommodate all FLeaTS fields. Not all are mandatory however. It is important that you do not change the order of the columns nor the column headings as these are how the system recognises where the data is to be held in FLeaTS.

 © Firstfolio Limited



Enter your client data in each row/column (either individually or by copying columns in another spreadsheet and pasting into the appropriate column in the template taking care that all rows line up correctly).

Note:

1. You will need to allocate a Lead State (Column AG) for each record. These are entered as a numeric field. FLeaTS.support@firstfolio.com.au can assist with this information.
2. Ensure you use the correct lender codes (where appropriate) for column X.

Finally, save and close the file.

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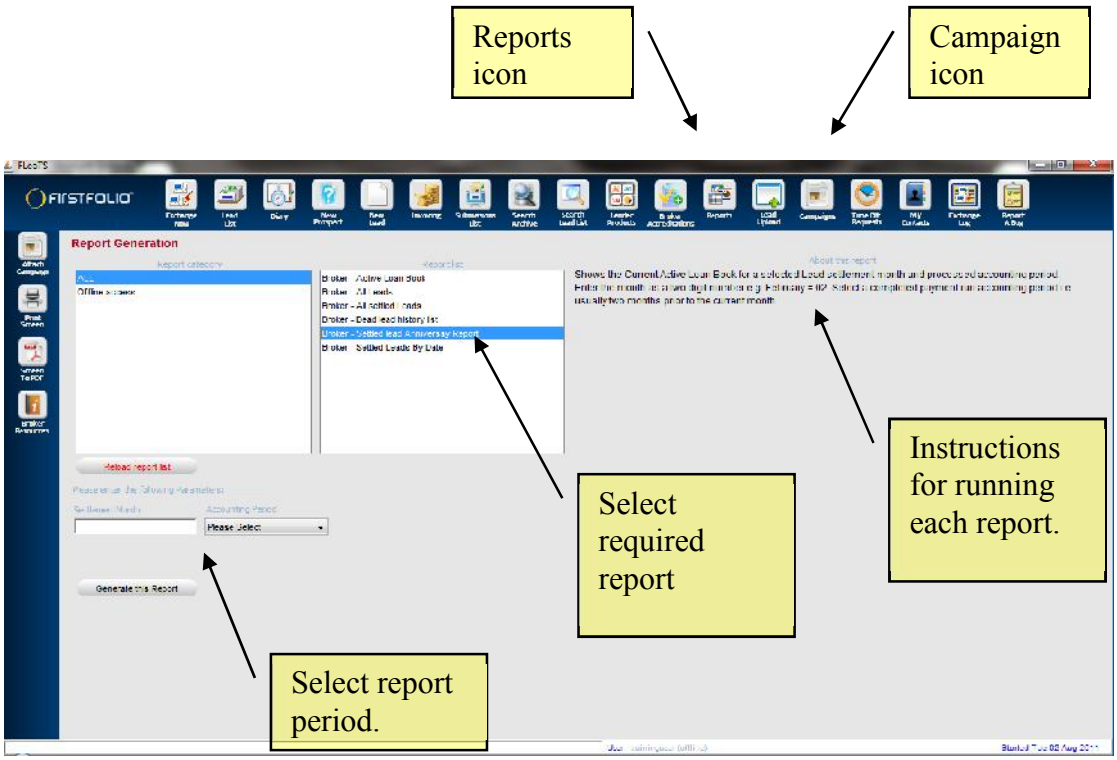
Reports

The reports functionality allows brokers to run various pre-set reports on their business. Additional reports will be added based on requests from brokers and demand.



Email campaigning

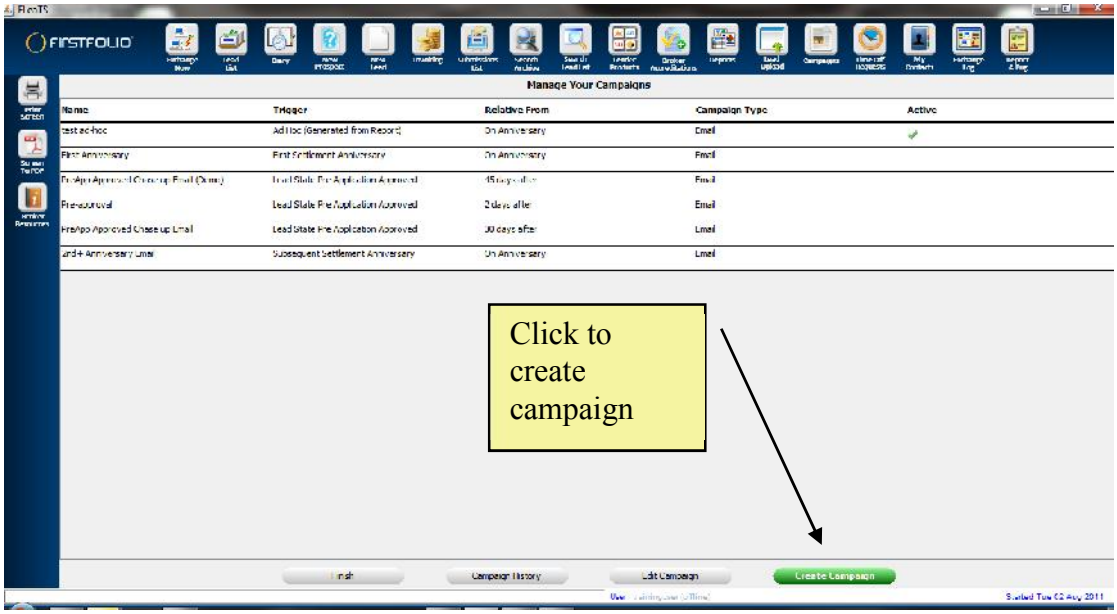
FLeaTS enables brokers and brokerages to establish both ad-hoc and routine "set and forget" email campaigns to their client databases. Campaigns can be established using 'triggers' such as anniversary dates, fixed rate expiry dates etc. This means that when a trigger occurs an email will be automatically sent to the client.

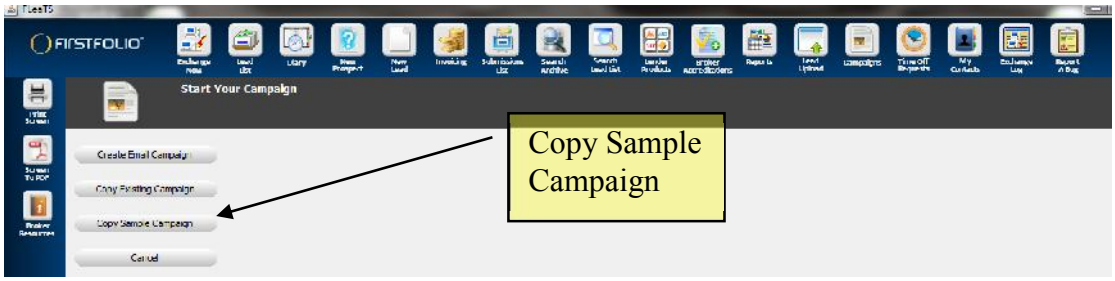
The system contains a number of pre-set email templates that can be used as is or modified to suit your own requirements. Additionally, you can create your own emails. Regardless of whether you use the template emails or create your own you can also create your own 'look and feel' by adding your own email header, logos and personalised email signature.

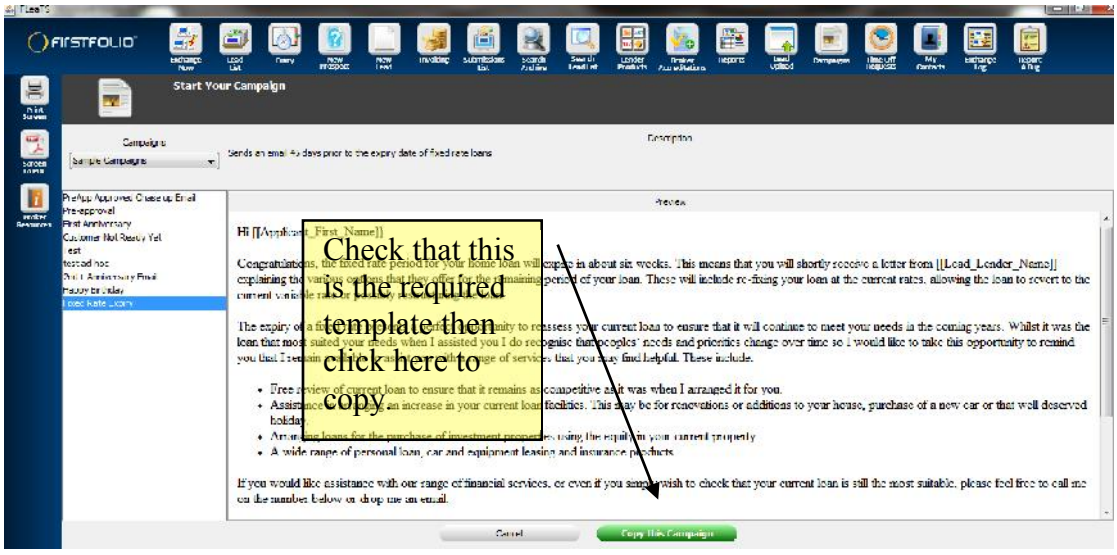
Creating a campaign with existing templates

Click the Campaigns icon to access campaign set-up.

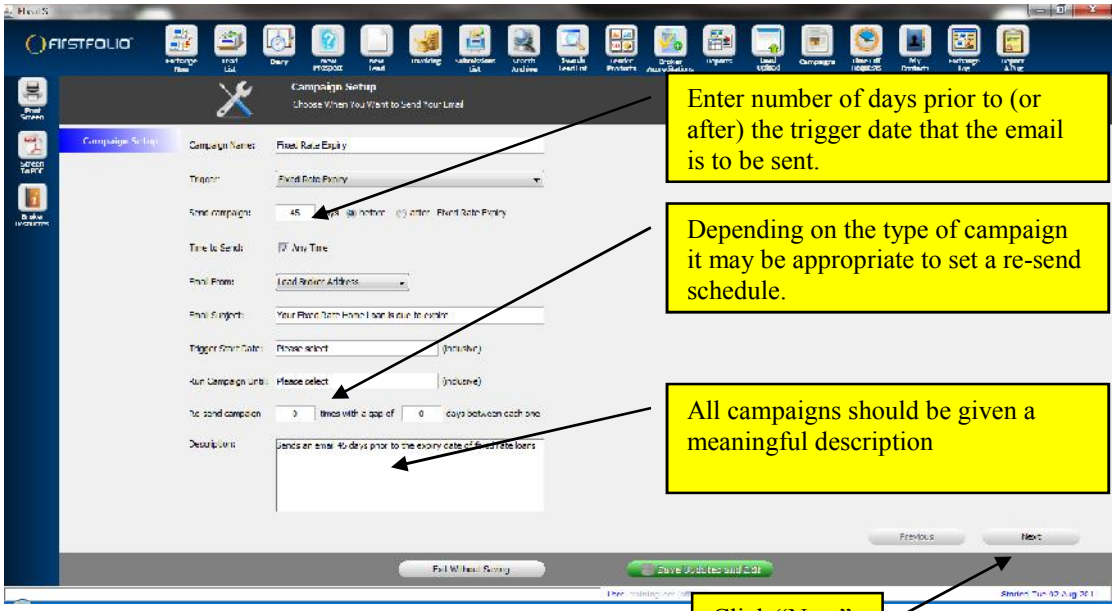
 © Firstfolio Limited







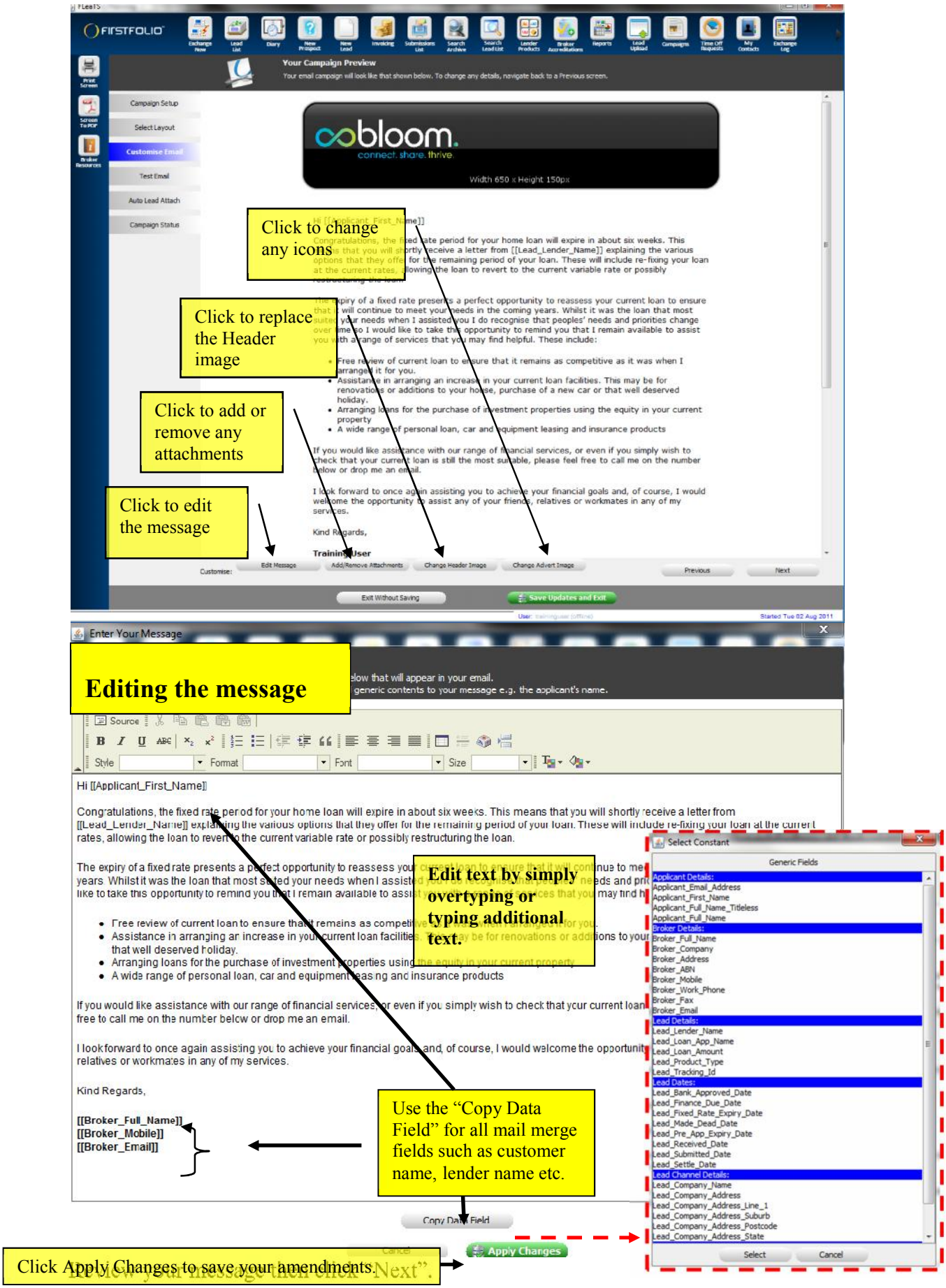
 © Firstfolio Limited



Establishing your own email style

Here you can select a style for your emails for each campaign. Pre-formatted styles range from basic email appearance (No Style) through to a range of header and footer positions. Once you select your preferred style (below) you can then replace the headers, footers and signatures with your own.

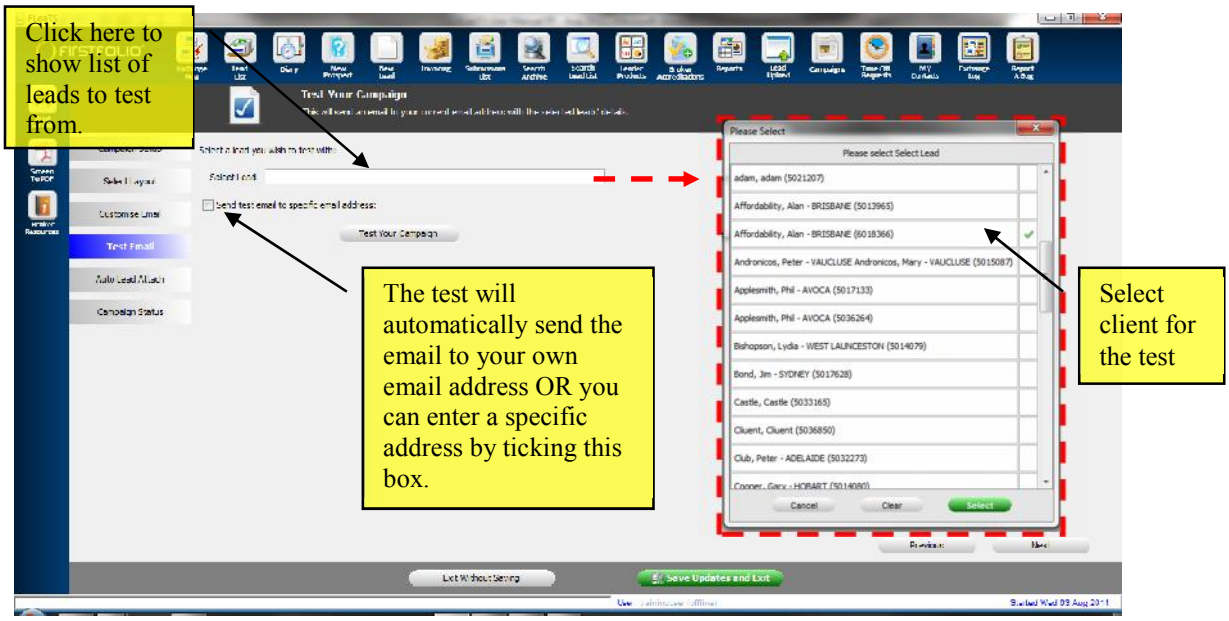
 © Firstfolio Limited

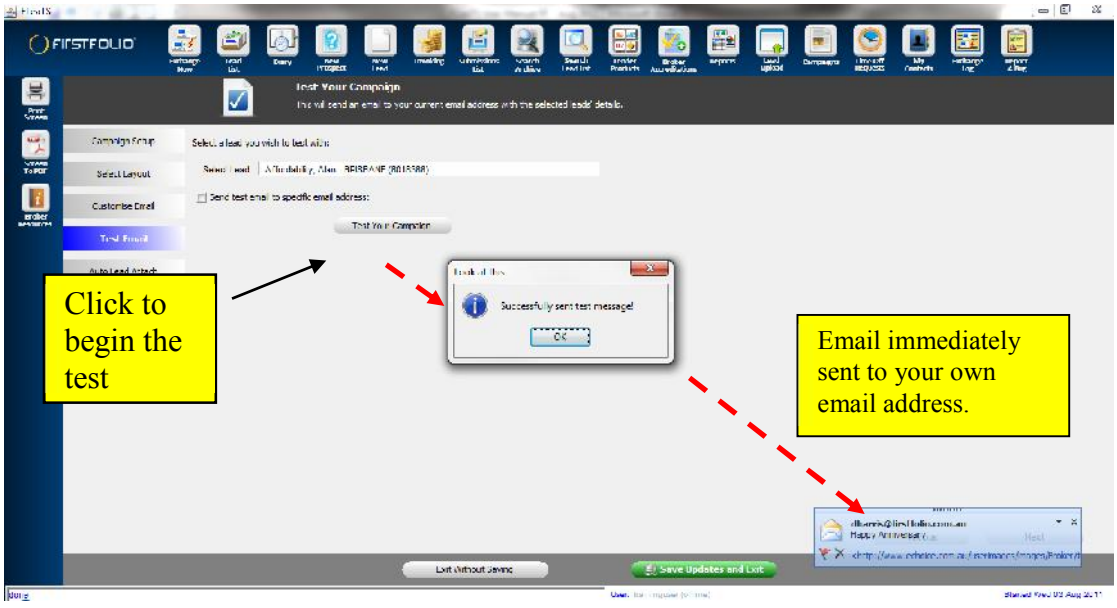


 © Firstfolio Limited

At this stage it is extremely important that you test your campaign ensuring that the final product is exactly as you intend it to be and that there are no errors in the data being picked up or in the text of the message.

Testing is done by selecting a live customer from your database and sending the email to yourself as if to the customer.





Please ensure that you review the email you receive prior to activating the campaign.

When satisfied that the email is correct click the “Next” button.

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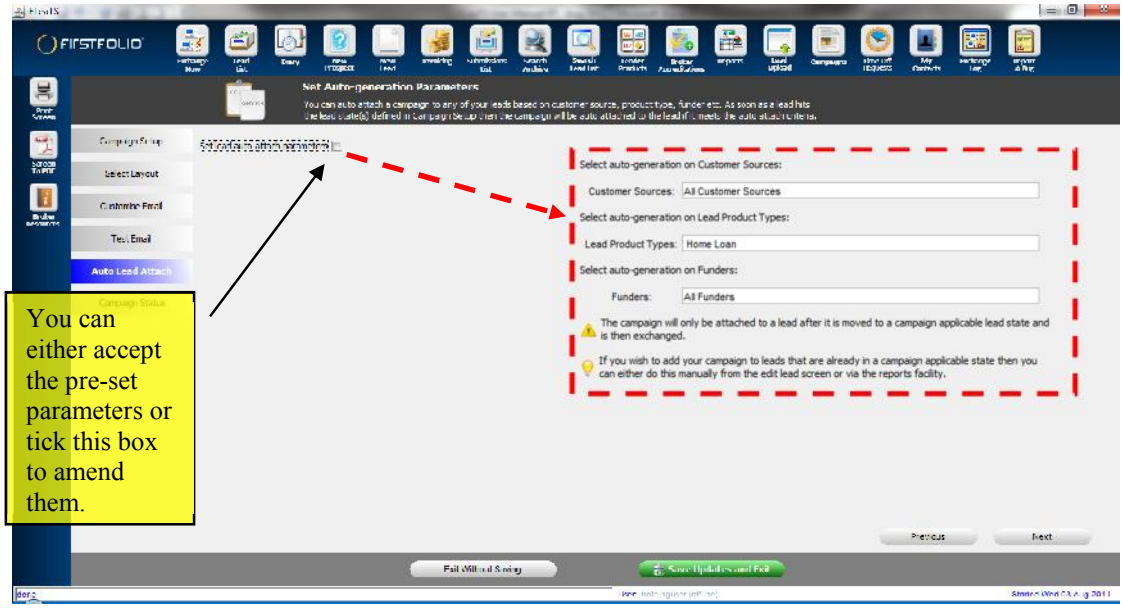
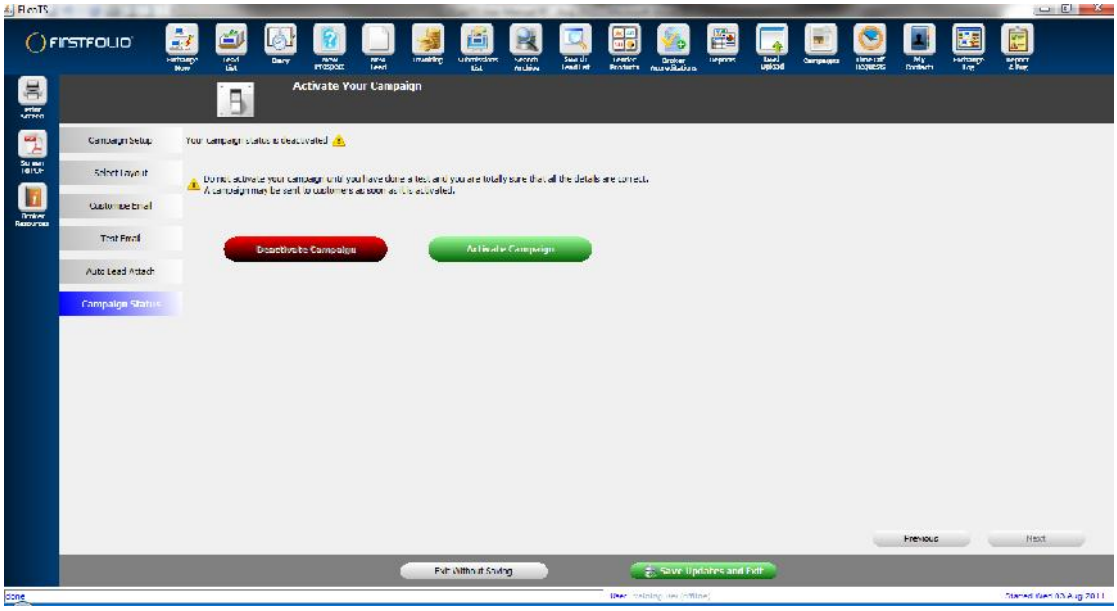


Click "Next"



You can now activate your campaign. **Warning**: Once activated the campaign will automatically attach to all customers who meet the campaign criteria in the future. The activation does not activate retrospectively.

Attaching your campaign to existing clients

As previously mentioned, creating and activating a campaign does not automatically 'attach' it to your current database retrospectively.

You can quickly and easily attach your entire database (or selected clients) to a campaign via the reports facility as follows:

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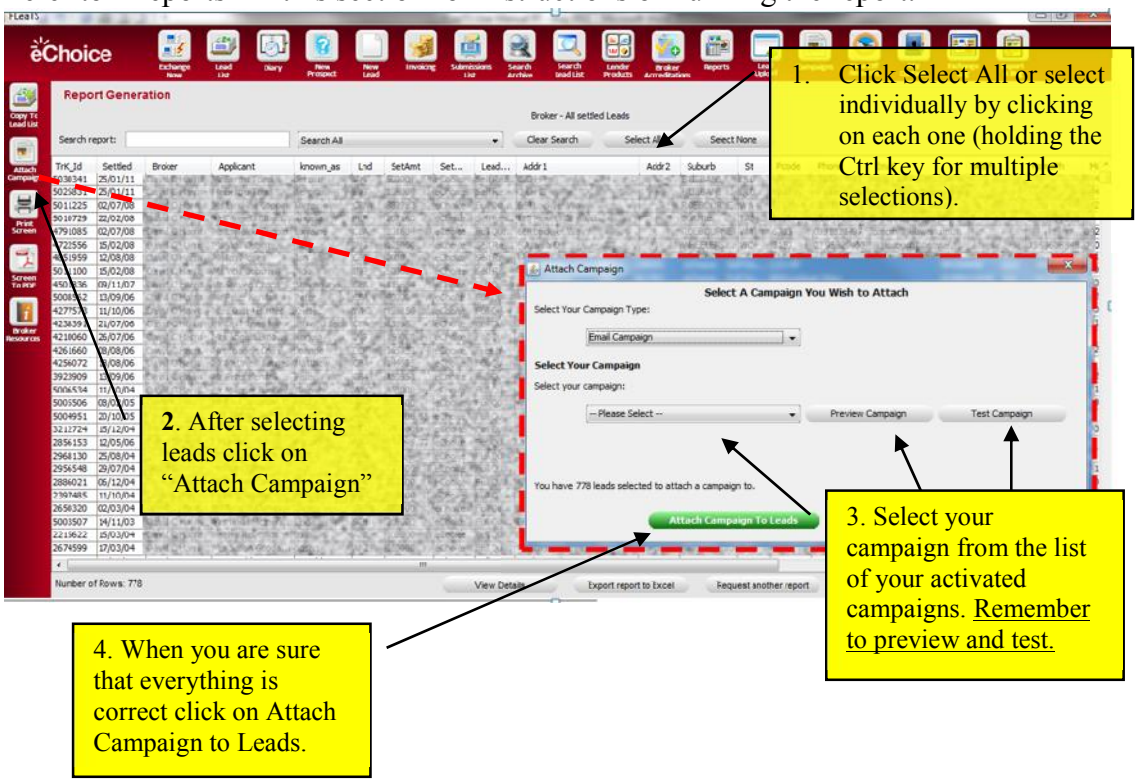
Click on Reports from the top menu and select the report with the appropriate customers for your campaign.

Refer to “Reports” in this section for instructions on running the report.

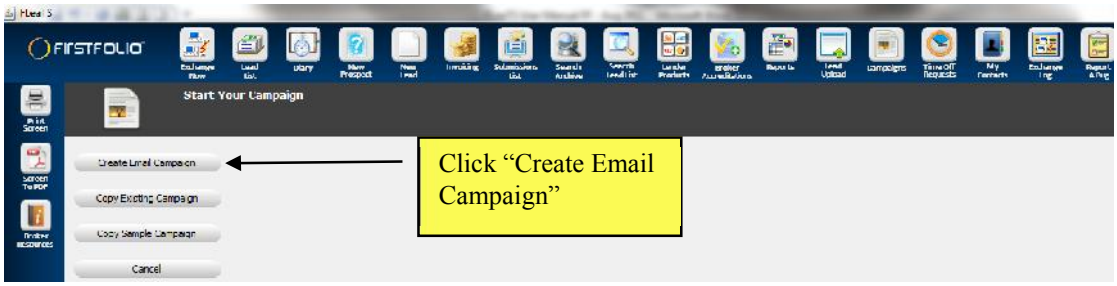


Note: Your emails will now begin going out to clients as they meet the criteria.

Creating your own email campaign

The process for creating your own individual campaign is very similar to the above instructions with the exception that you have to enter your own text.

To avoid repetition this section will deal with the differences only.



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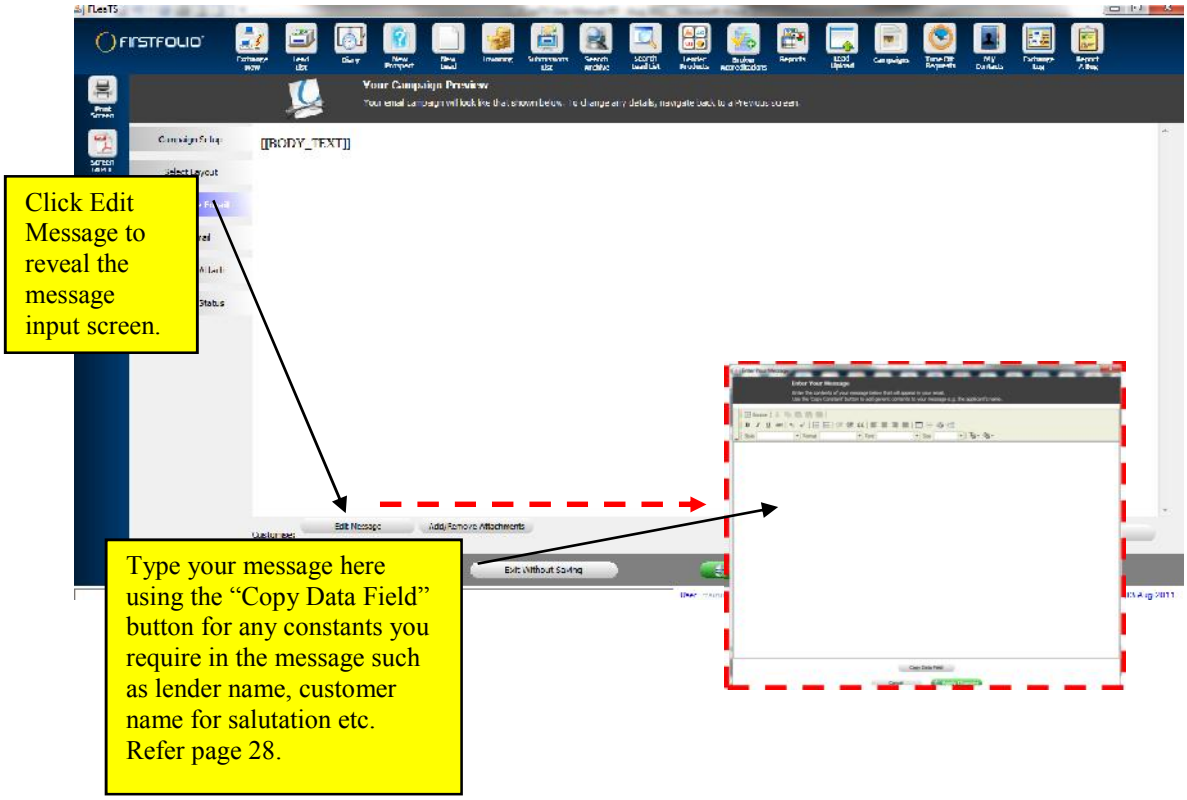
Refer to pages 27 and 28 as these processes are the same.



Finally test and activate your campaign as previously described.

Ad-hoc campaigns

You can create ad-hoc campaigns for one-off or irregular events. Again the process is very similar to the above instructions.

Firstly, create your email as described above and select "Ad-hoc (Generated from report)" as your campaign trigger. Ensure that you test and then activate the campaign.

Enter the Reports section as previously described and run the appropriate report. Then:

1. Select the clients you wish to attach to the campaign (select all or select individuals)
2. Click "Attach Campaign" from icons on left margin
3. Select the appropriate campaign
4. Preview and test the campaign
5. Then click "Attach Campaign to Leads"

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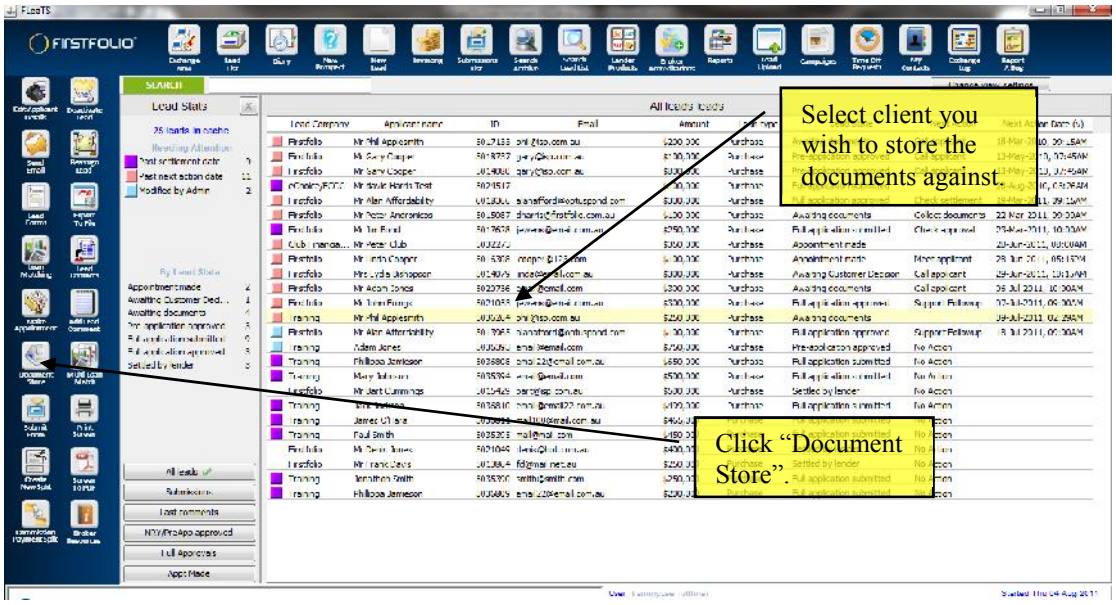
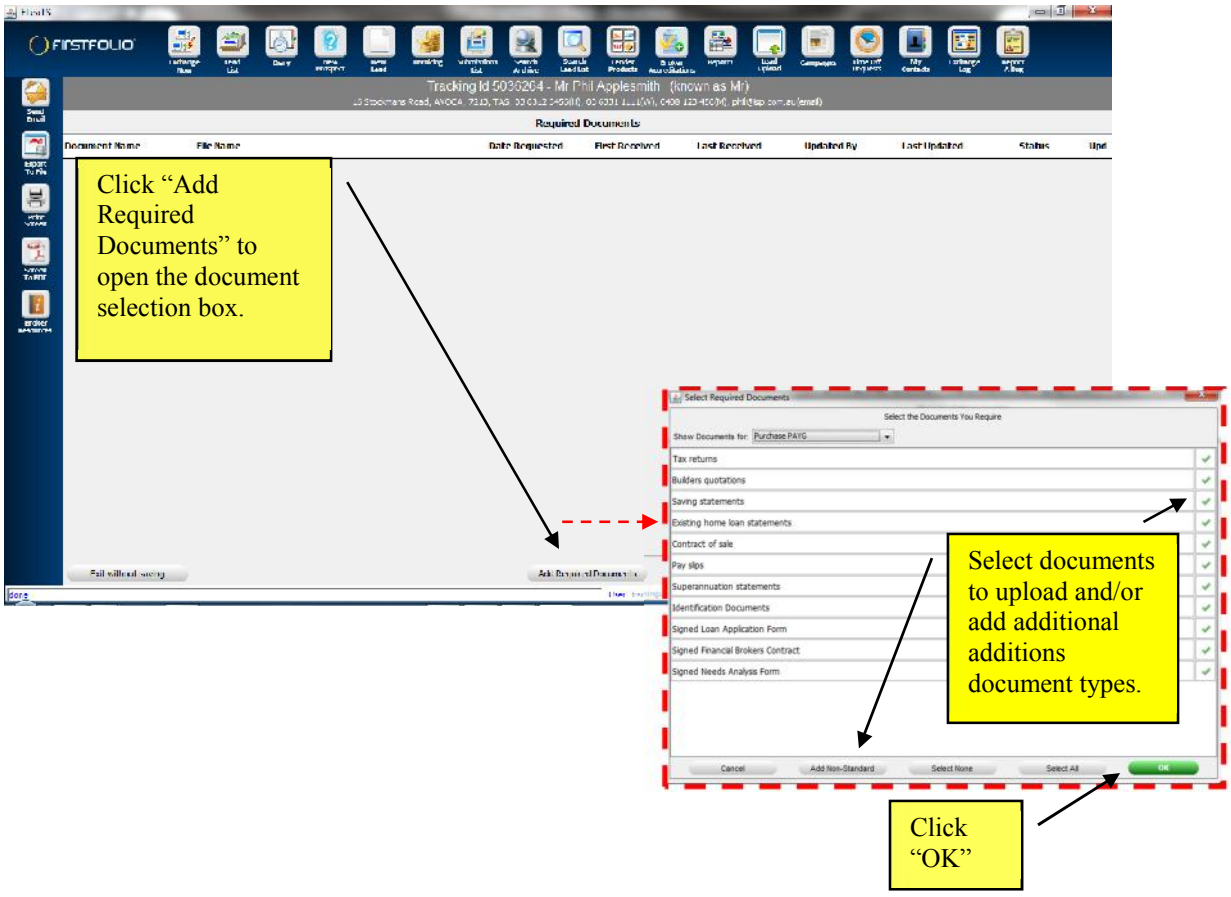
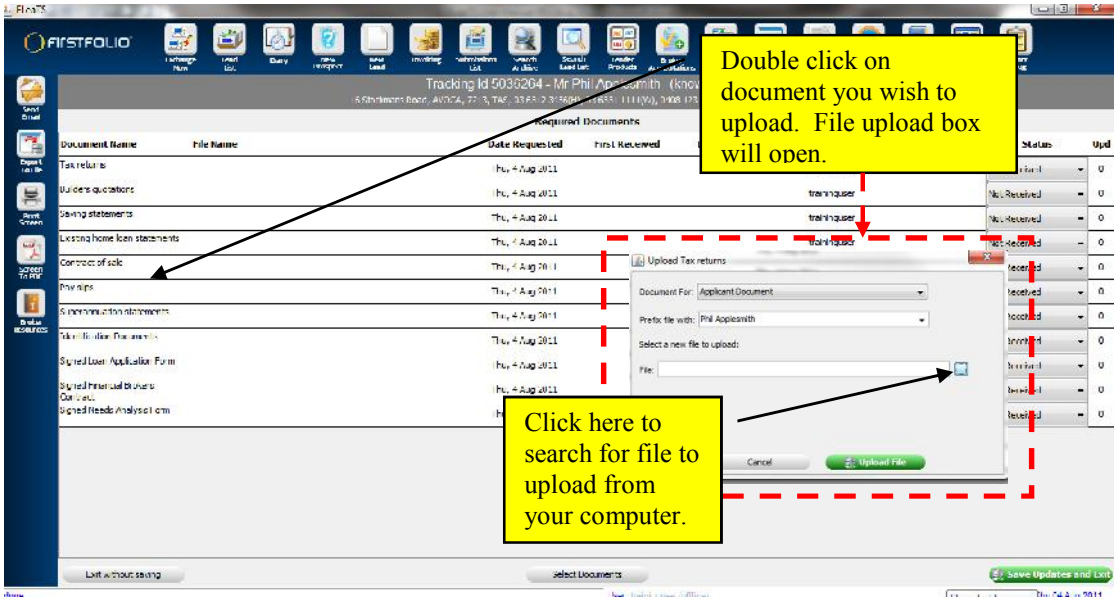
Uploading documents into FLeaTS

FLeaTS provides the ability to upload signed loan applications, NCCP and other supporting documentation and store it against a client's record. This means that you can digitally store all client files in a safe and constantly backed up environment for later retrieval.

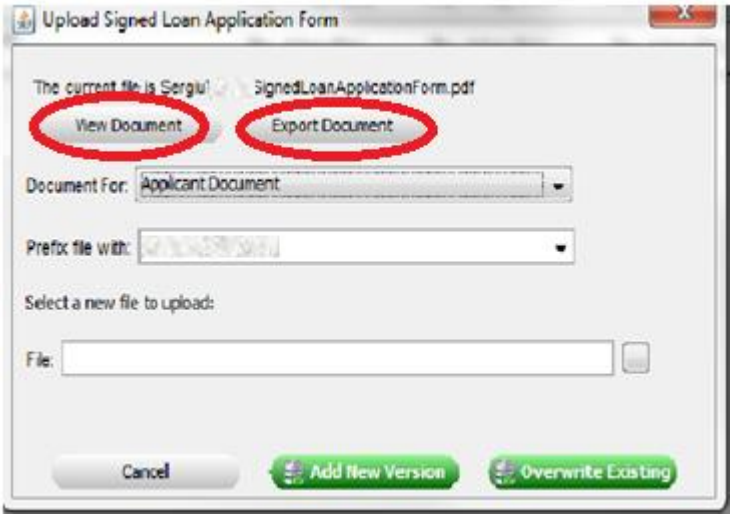




 © Firstfolio Limited



Stored documents can be viewed or printed by double clicking on the document from the list and then clicking on the View Document button below. The document can also be saved to your computer by clicking on the Export Document button.



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Searching for policy, forms and lender information

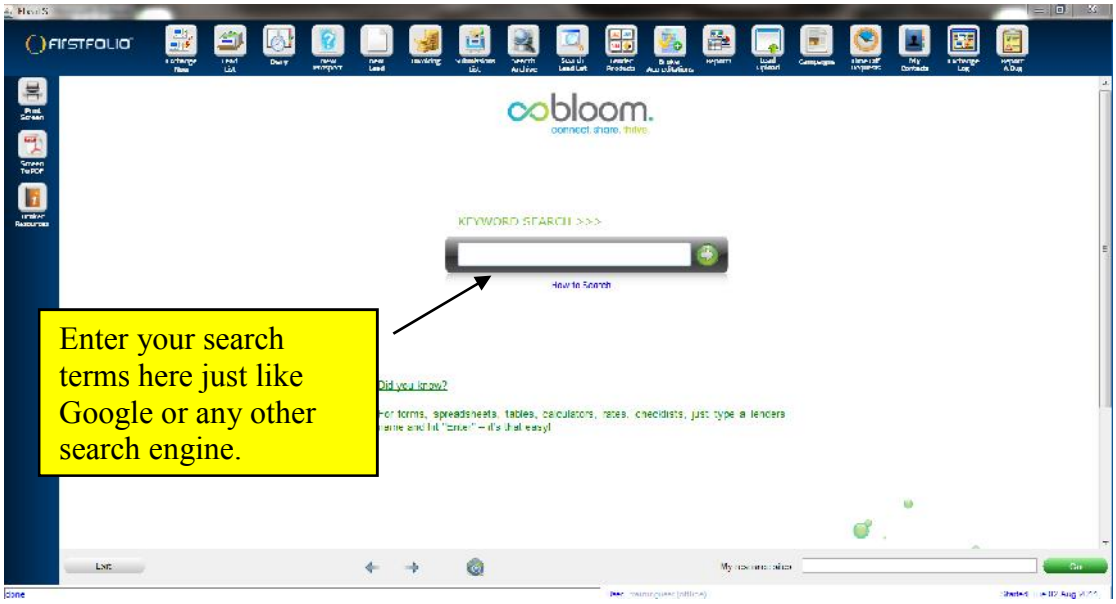
BloomSEARCH

BloomSEARCH is a search engine within FLeaTS that provides the ability to search and download all lender documents, calculators, policy updates and loan information. All lender changes are uploaded to BloomSEARCH within 24 hours of notification (most with 4 hours).

In addition to new updates received, all historical information is retained and remains available to view, save or print.

To access BloomSEARCH, click the

icon from within FLeaTS.



Tips:

1. Do not make your search too narrow (e.g. 52 Hectares). Just “hectares” will give better results as it is unlikely that any lender policy refers directly to 52 hectares.
2. Searching on say, ANZ, will give results on all matters relating to ANZ whereas “discharge ANZ” will provide results relating to ANZ discharge policy, procedures, forms etc.

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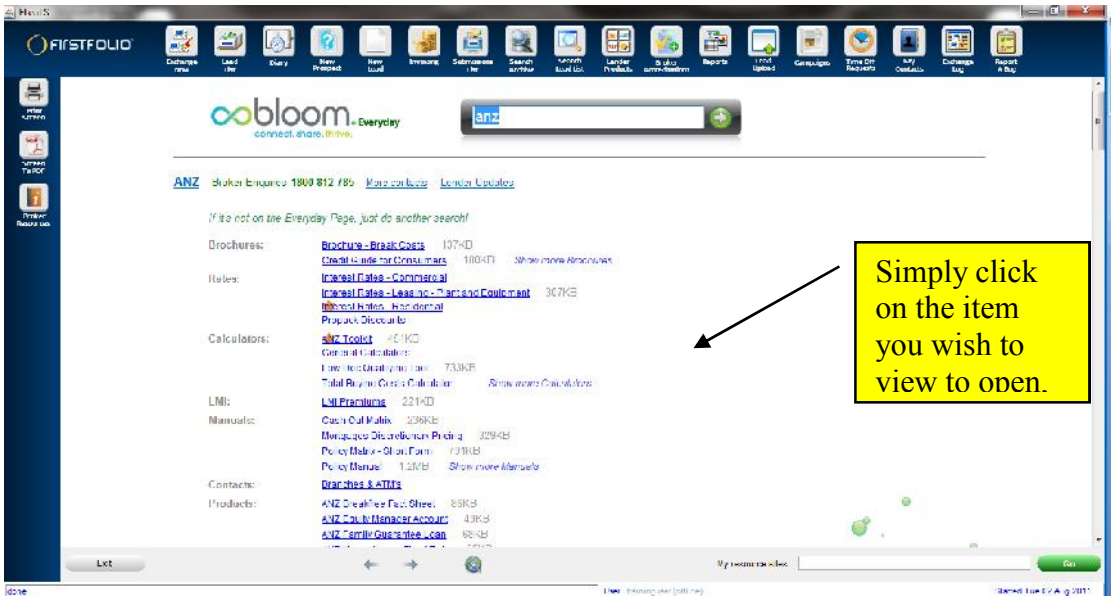
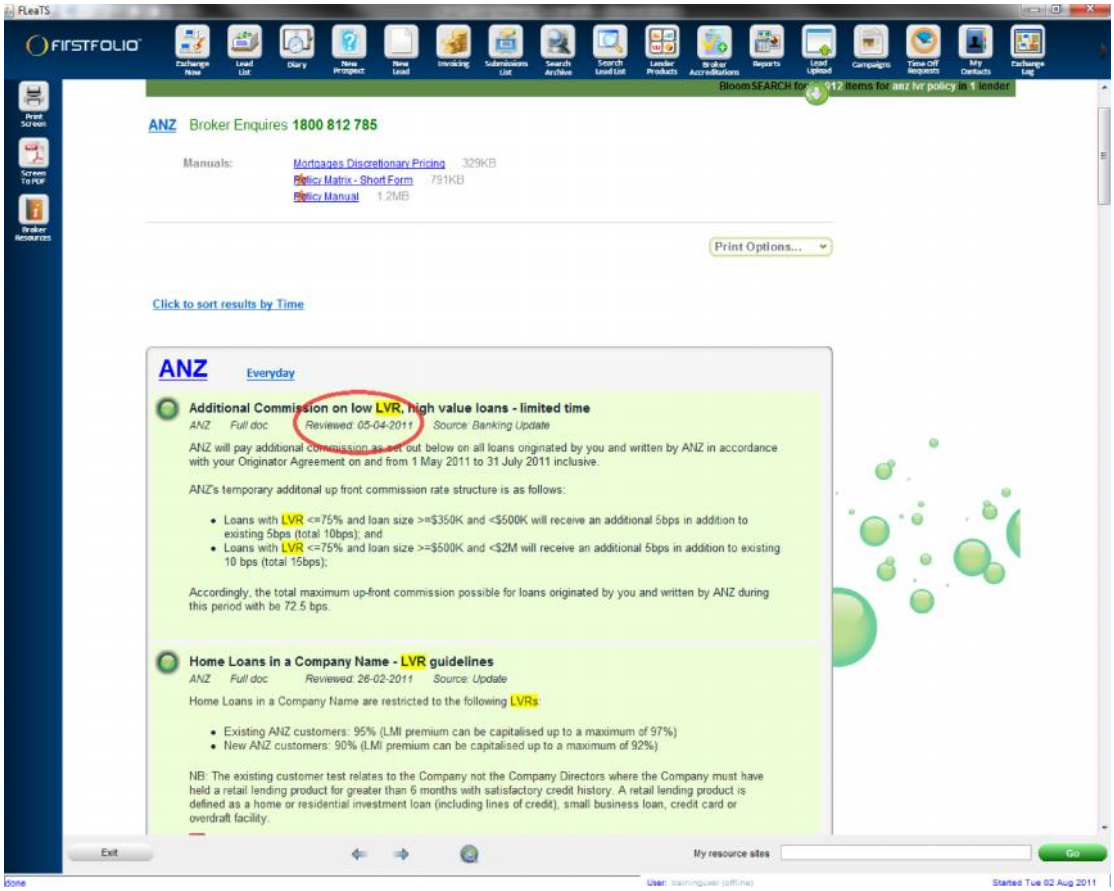
Example of a search on “ANZ”



Example of a search on “ANZ LVR policy”



Note: All documents are date stamped. You can use your scroll bar to scroll through all documents, select what you want and print or save.

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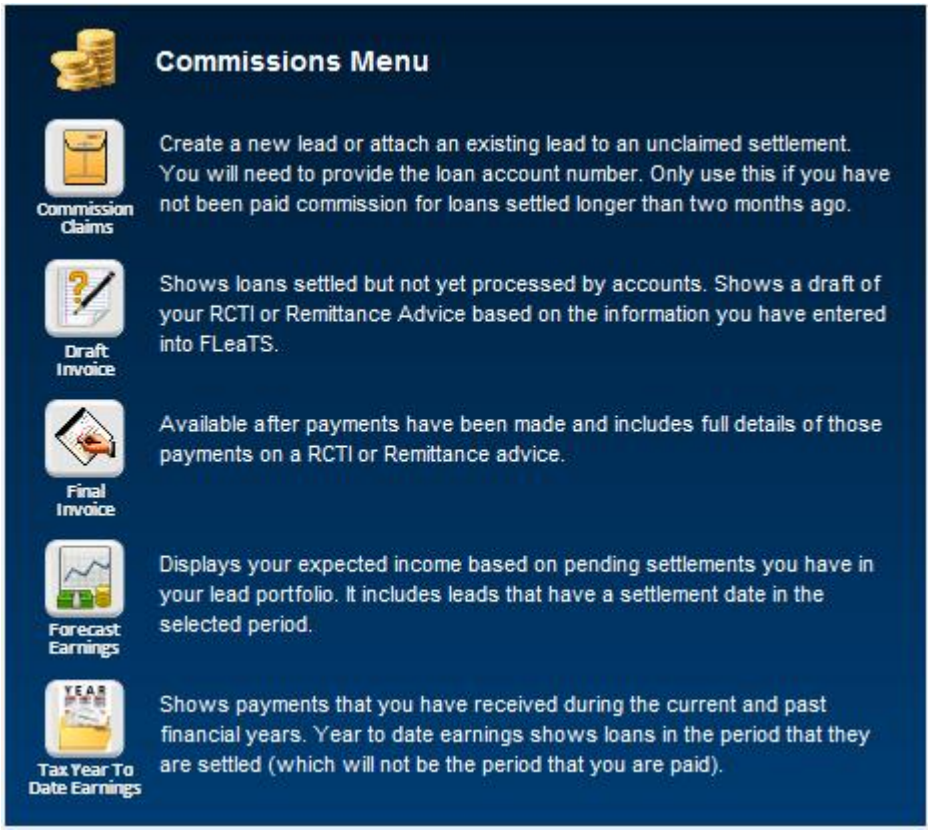
Invoicing and financial

The system produces your invoice automatically based on loans that you have moved into the "Settled" status. All information shown in the draft invoice is determined by the information you have entered into the system including loan amounts, lender, settlement date etc. Incorrect entry of any of any information could cause inaccuracies in the Draft Invoice.

To access your RCTI and forecasting facilities click on the

icon. The following sub-menu (which is self explanatory) appears.



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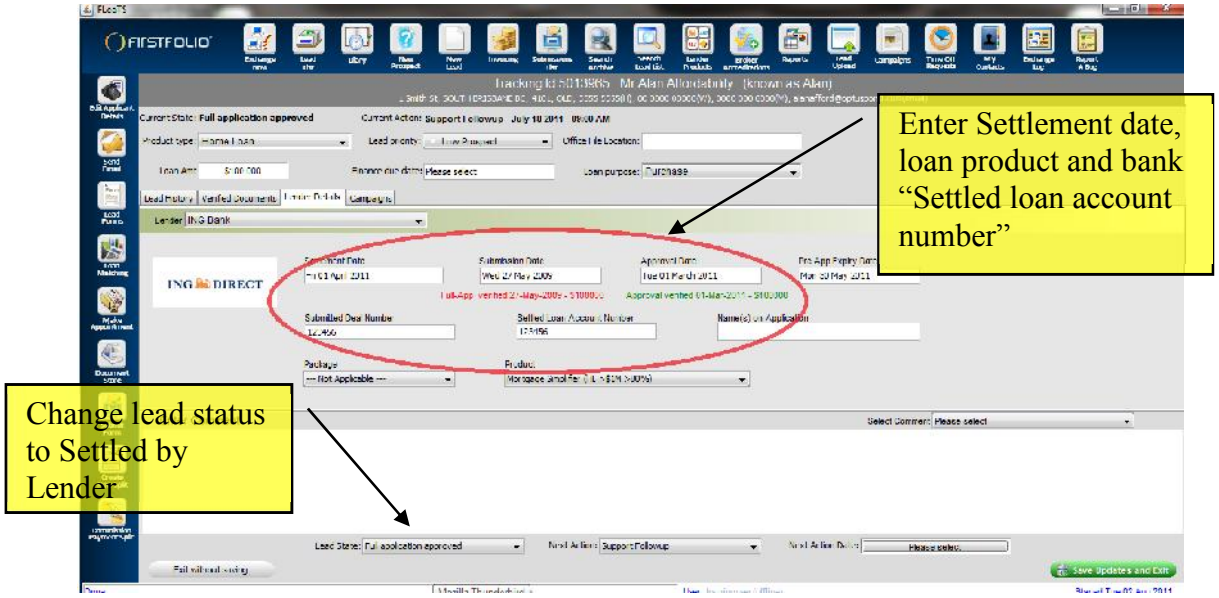
Claiming your commissions

Note: If your client's loan settled before claiming your commission please refer to "Creating a new client" on page 7.

By changing an existing client status to "Settled by Lender" your lead is now in a condition to enable payment of commissions. You don't need to do anything else.



Draft Invoice

Click in the

icon from the Commissions sub-menu to show a draft of your invoice (RCTI) based on the information you have entered into FLeaTS. Remember; this is only a draft as the information has not been verified against settlement information provided by the lenders.

Final Invoice

Click the

icon from the Commissions sub-menu to show and print your Final RCTI. This will reflect the amount you have been paid.

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Income forecast

You can forecast your income for future commission periods based on information you have entered into the system. Click the

icon from the Commissions sub-menu and then select the period you wish to forecast.

Past invoices

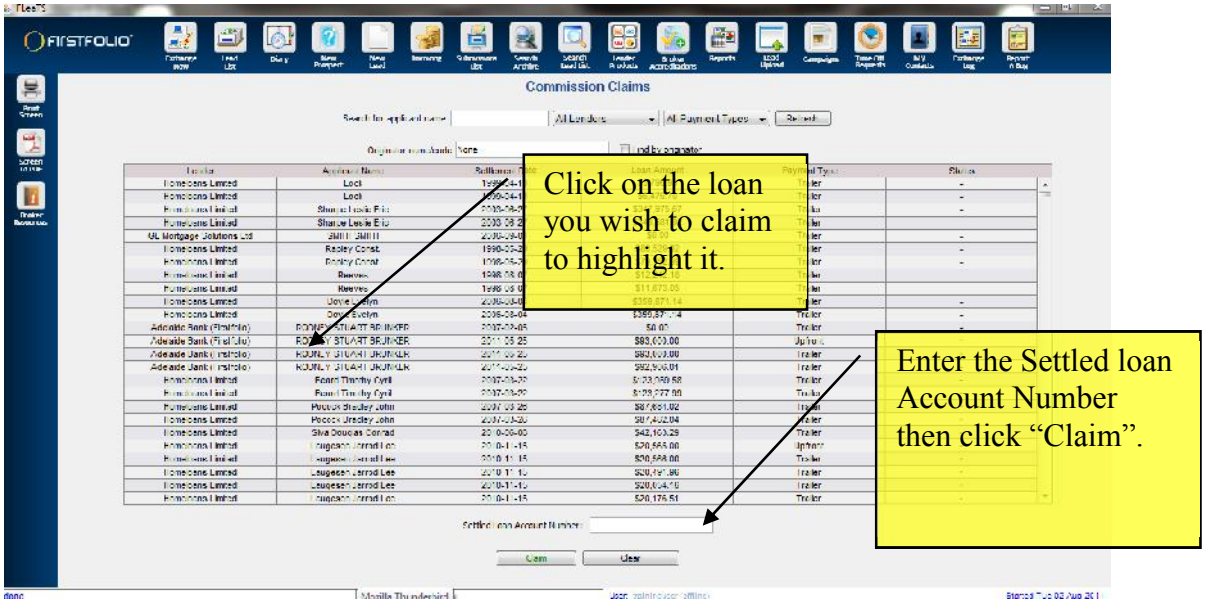
Past RCTIs are available by clicking the

icon in the Commissions sub-menu. Select the appropriate financial year and month to view and print the RCTI.

Claiming exceptions

Click on the

button in the Commissions sub-menu to view the Commission Exceptions screen. Settled loans will only appear here if they have been entered into FLeaTS incorrectly or have not been entered at all.



By entering your originator name and ticking the "Find by originator" FLeaTS will, where possible, find exceptions belonging to you.

Note: Your originator name is the 'name' by which each lender recognises you in their system. This may be your name, your accreditation number or some other variation. You will therefore most likely have several originator names – one for each lender you have accreditation with.

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You only need to enter this information once as the system will record those details for future use whenever you tick the Find by originator box.

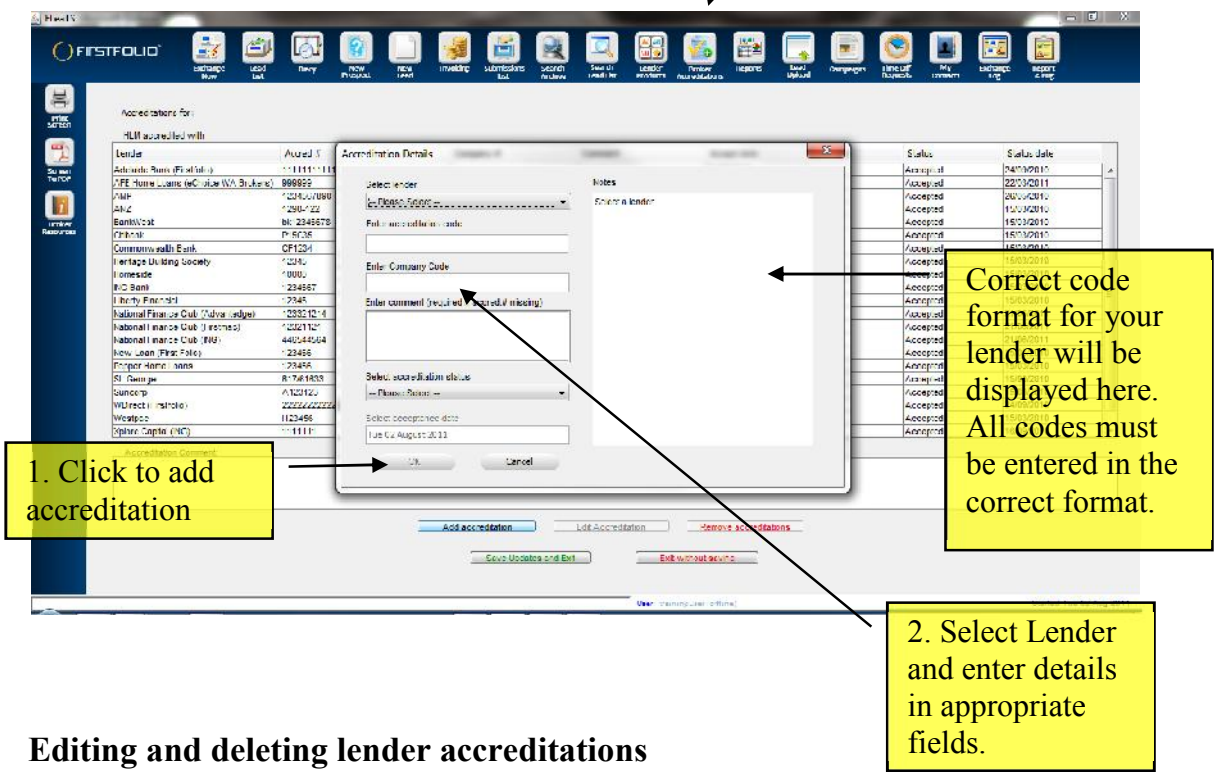
Creating and maintaining lender accreditations

It is important to ensure that you have entered your lender accreditation details in the system. FLeaTS uses this information to allow online lodgement via NextGen ApplyOnline and also to establish which lenders it can display in the loan qualification and matching software.

To add, amend or delete an accreditation click the

icon to take you to the accreditations screen.

Adding an accreditation

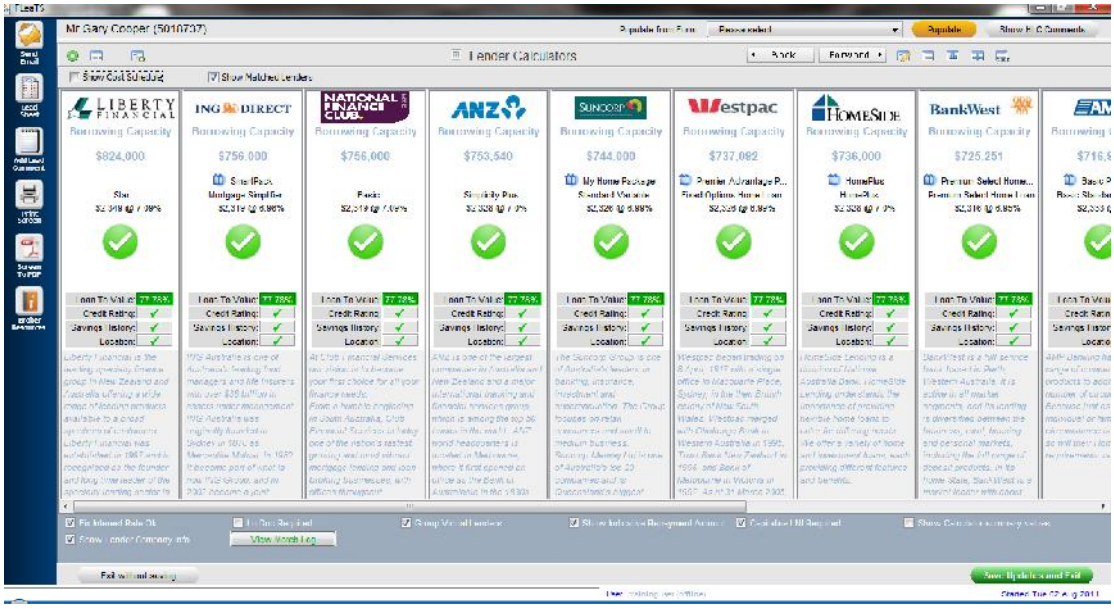


Editing and deleting lender accreditations

Follow the same procedure as above after highlighting the lender you wish to edit or delete and then clicking the appropriate button.

 © Firstfolio Limited

Loan Comparison Software and Product Information



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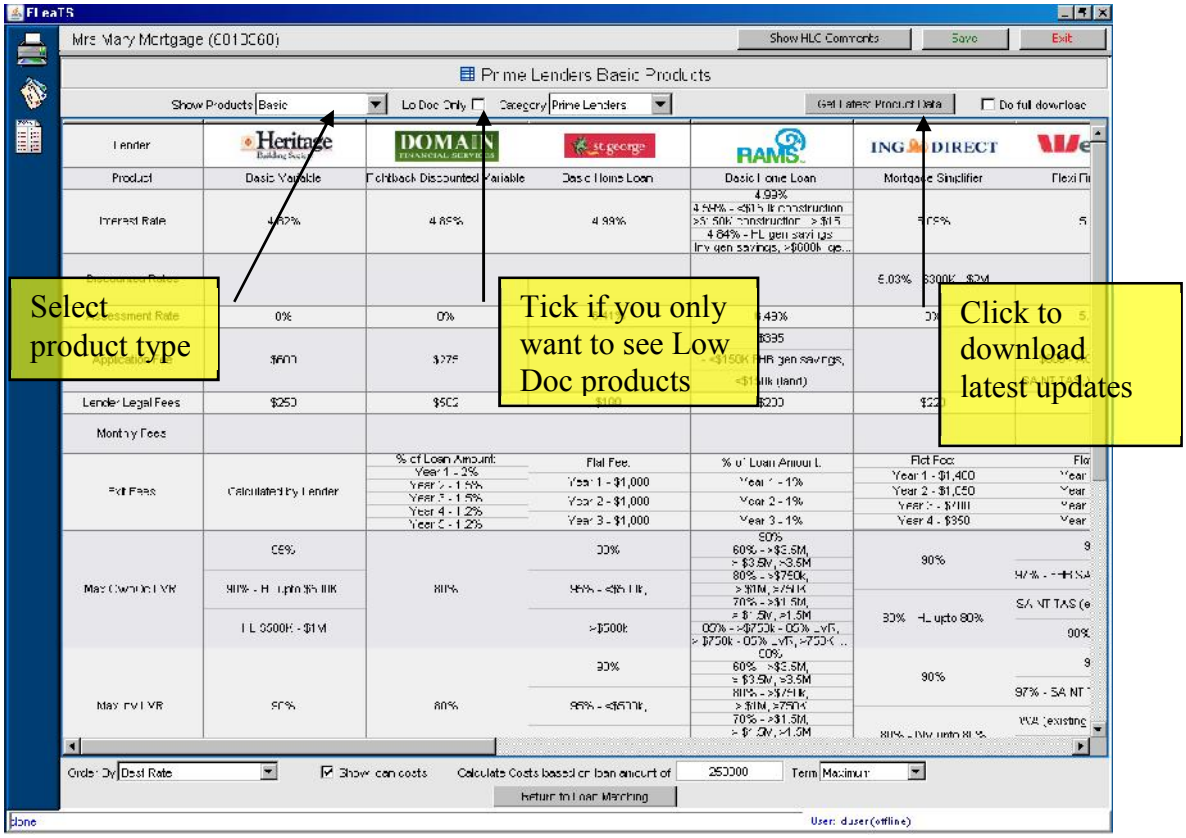
Product matrix

Basic information on all lender products is available from both the FLeaTS and Loan Matching screens. From any FLeaTS screen click the

icon. If you are in the Loan Matching system click the icon at the top left of the screen.



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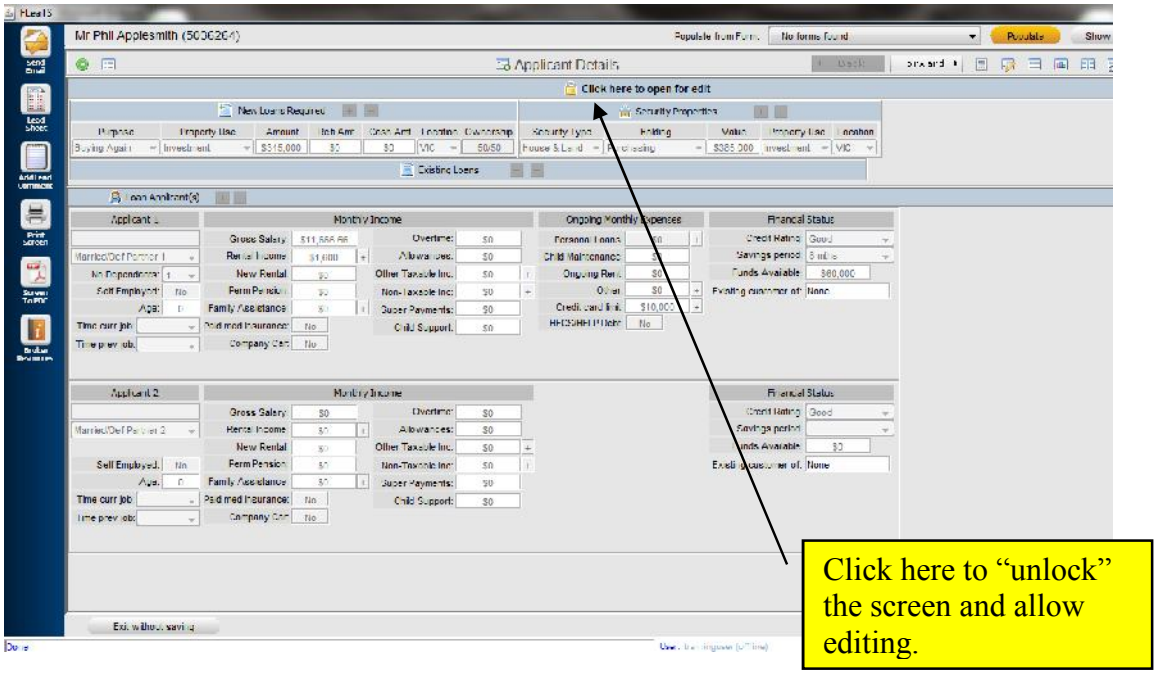
Accessing the loan matching system from current record

Loan matching can be accessed from your client list by highlighting or opening a client's record and clicking the

icon or by clicking the quick scenario icon as shown below. When accessing via a client's record you will be taken directly to the details screen as shown below.



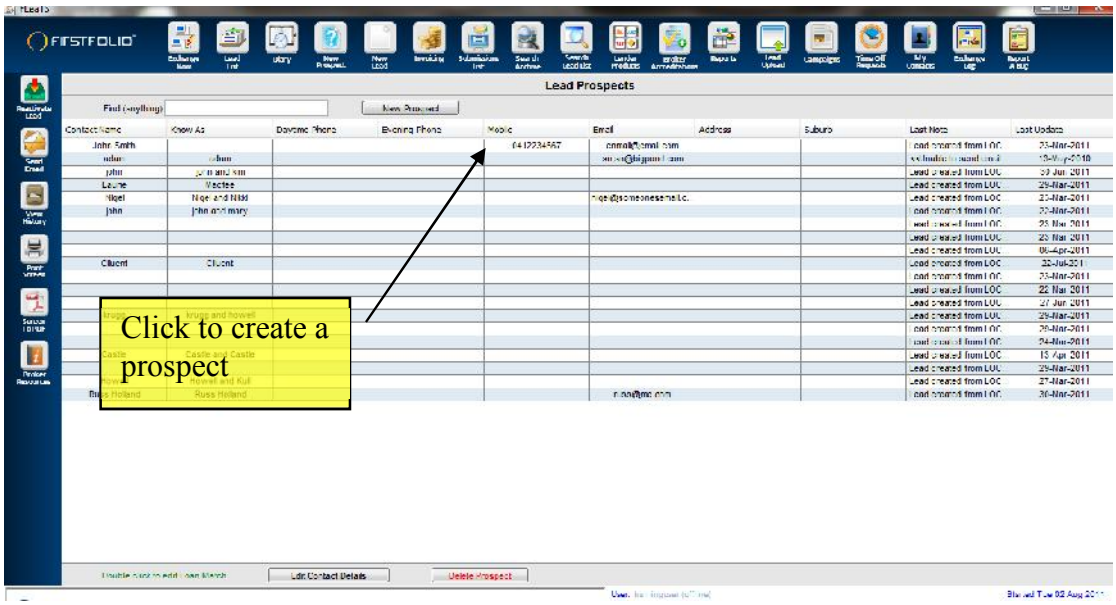
Whether accessing for an existing client or a new prospect the system works exactly the same from this screen onwards. Refer to the next section for further details.

Accessing the loan matching system for a new prospect

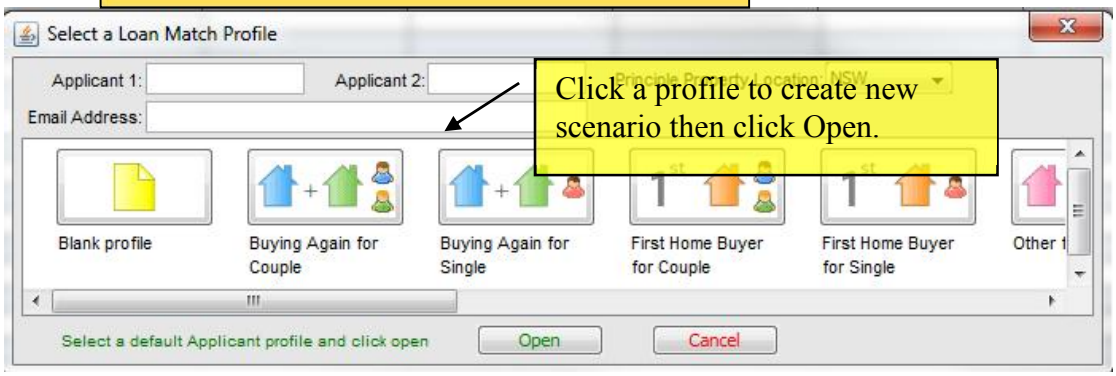
Click the

icon to open the New Prospect page. This facility enables you to create a 'quick' scenario without the need to create a whole client record. New client records can be created from a scenario.

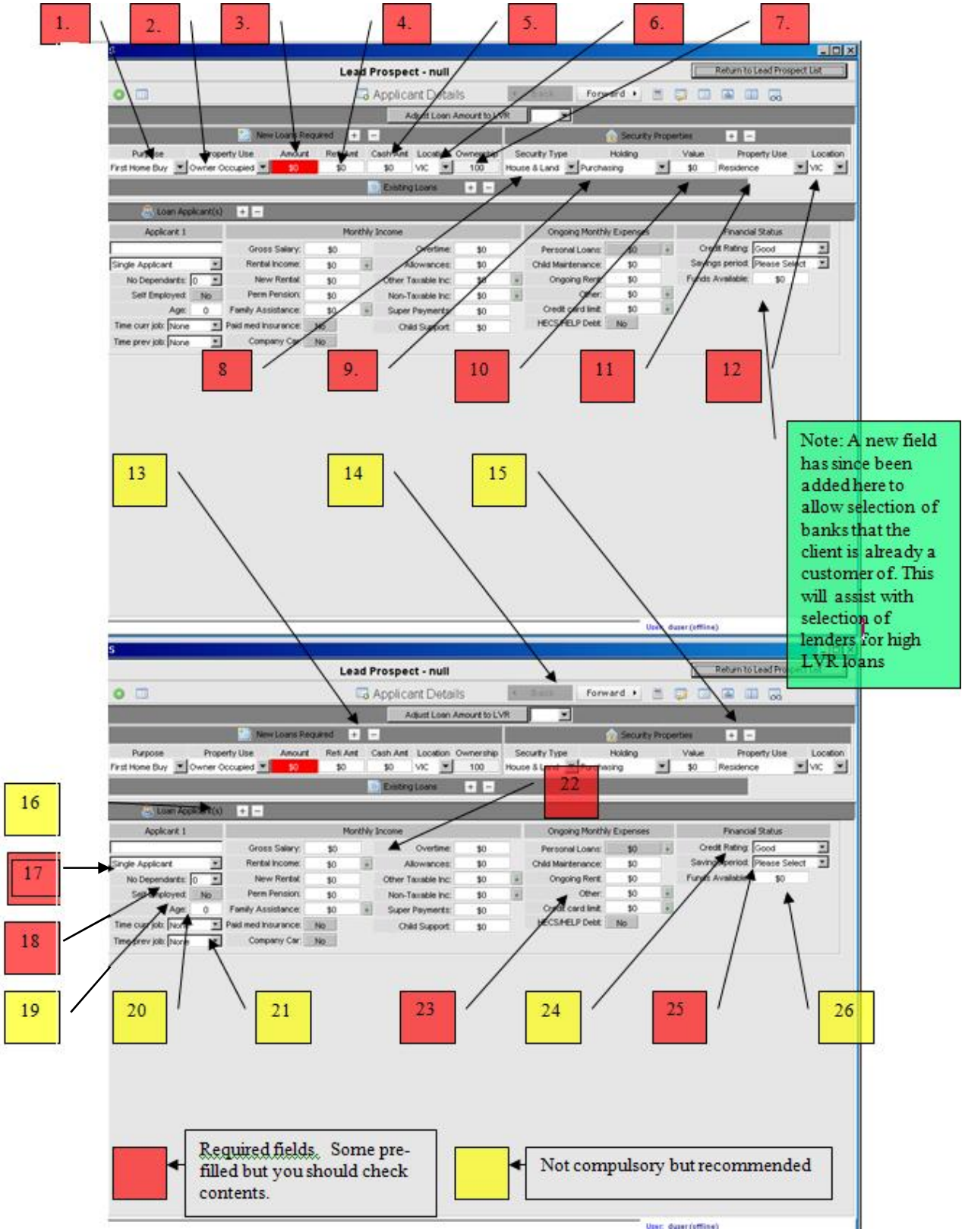
 © Firstfolio Limited



This screen only comes up for new prospects



 © Firstfolio Limited



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Tip: Always ensure you enter a savings period (25) to ensure you get an accurate list of qualified lenders.

1.	Select customer type	14.	Navigate forward or back
2.	Select property usage	15.	Add or subtract securities
3.	Loan Amount	16.	Add or subtract borrowers
4.	Refinance amount (if Refi.)	17.	*Select relationship type
5.	Cash out amount (if Refi.)	18.	Number of dependants
6.	Enter state where loan to be	19.	Self employed (yes or no)
7.	Ownership %	20.	Cust. age (for Reverse mortgage)
8.	Select security type	21.	^Time in current and previous job
9.	Select appropriate holding	22.	#Income (all types). Monthly
10.	Estimated value or contract price	23.	Enter all expenses
11.	State security located in	24.	Credit rating. Enables more info if not "Good".
12.	How is the security property used	25.	Savings period
13.	Add or subtract loans	26.	Enter available funds for purchase

*** Some types require a set combination. I.e. Married/Defacto 1 requires another applicant Married/Defacto 2.**

^ Required for servicing for some lender matches when loan is high LVR

 # you can enter the annual figure and press F12 to convert to monthly

Qualify your client

Click the

button to progress to the client qualification screen.

You can elect to display a schedule of costs and funds required only, lenders the client qualifies with or both by checking one or both boxes. The system will default to both.

In the screen shot below you see the following:

1. Cost schedule detailing all appropriate state government and lender and mortgage insurance costs. (Note: LMI is stated as an average of all qualifying lenders at this time).
2. Finds required by the client to complete the purchase plus a warning if there is a shortfall based on initial input.
3. Lenders with whom the scenario qualifies ordered from left to right on maximum loan amount for that lender. Use the horizontal scroll bar to slide through lenders out of view.
4. You can change the loans that appear by selecting various tick boxes at the bottom of the screen. Usually the default view is sufficient.
5. You should note that other than determining maximum capacity for each lender no loan matching or ranking has taken place at this time.
6. At this point you know that based on the information provided the scenario will qualify with a number of lenders.

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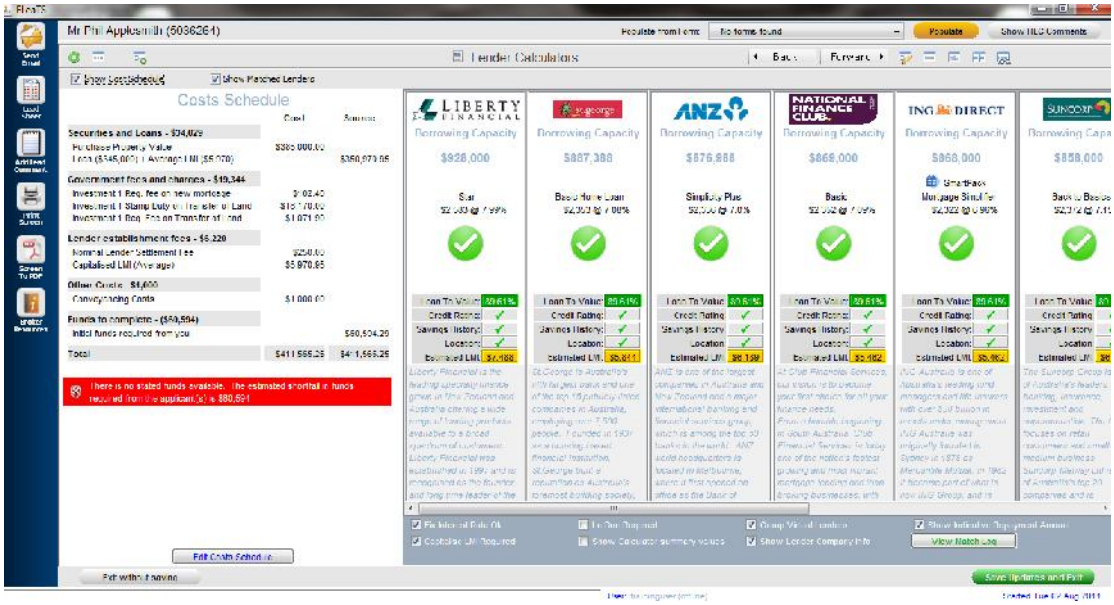

Note the highlighted warning showing a funds shortfall. This will be shown if the amount entered in the "Funds Available" field are less than the calculated funds required.

Find the appropriate loan

Click the

button.

From the following page you can select the features that you and your client consider the most appropriate for their circumstances.

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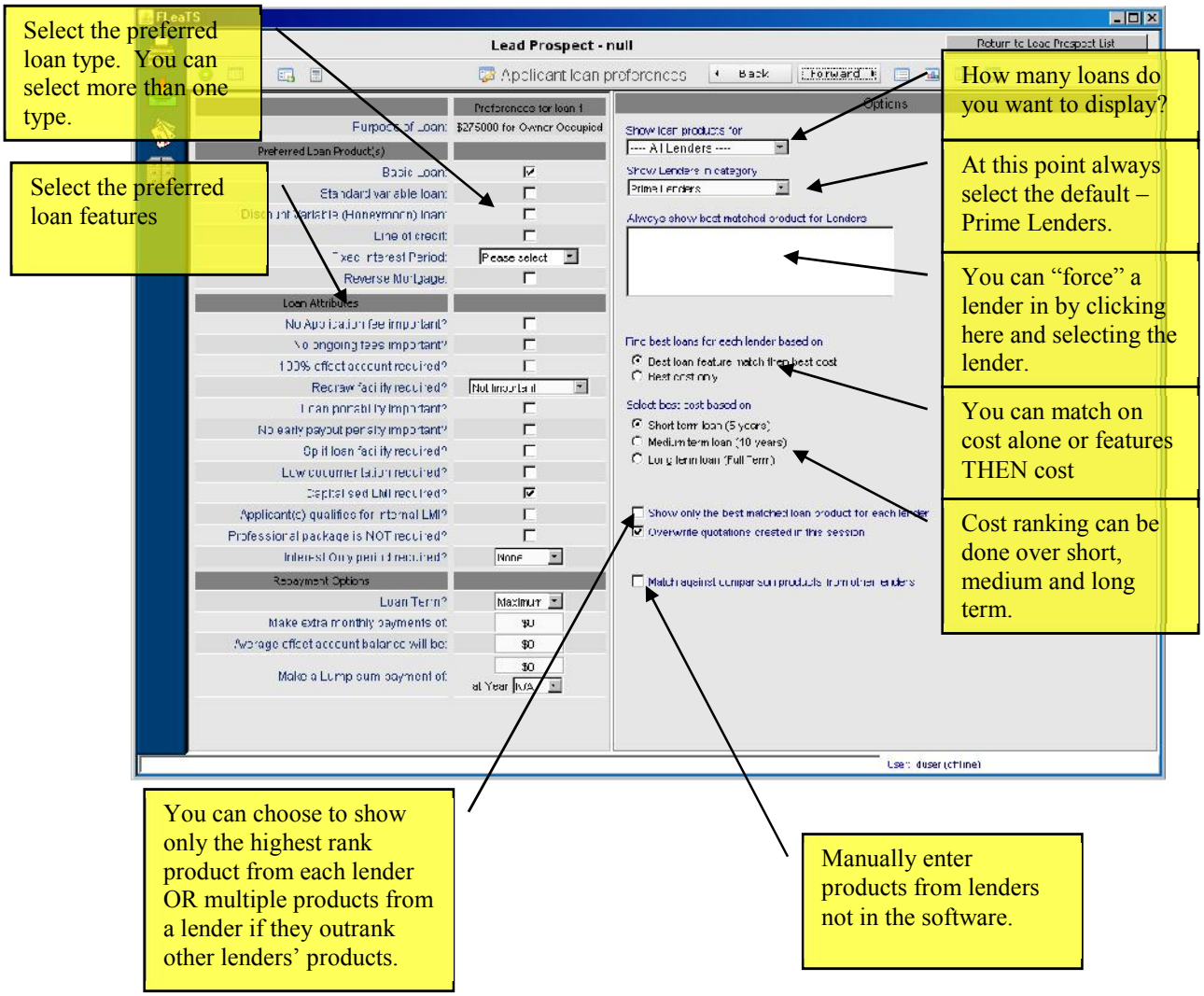
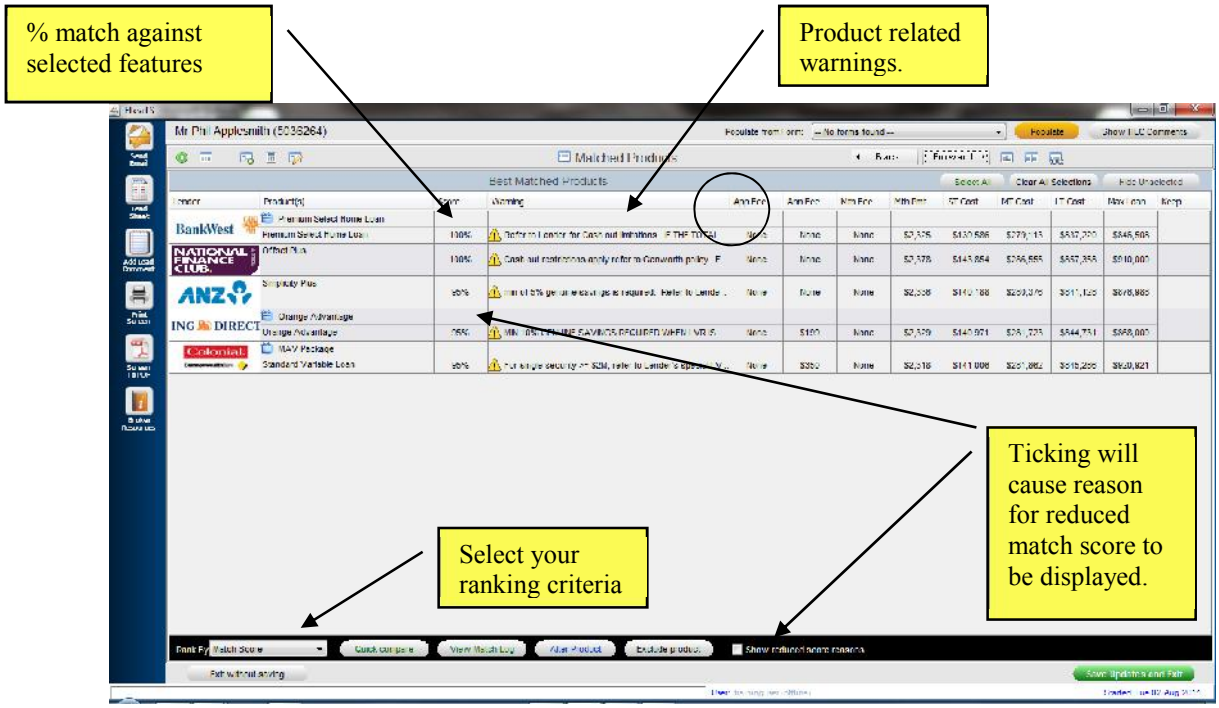


Click the button.

 © Firstfolio Limited

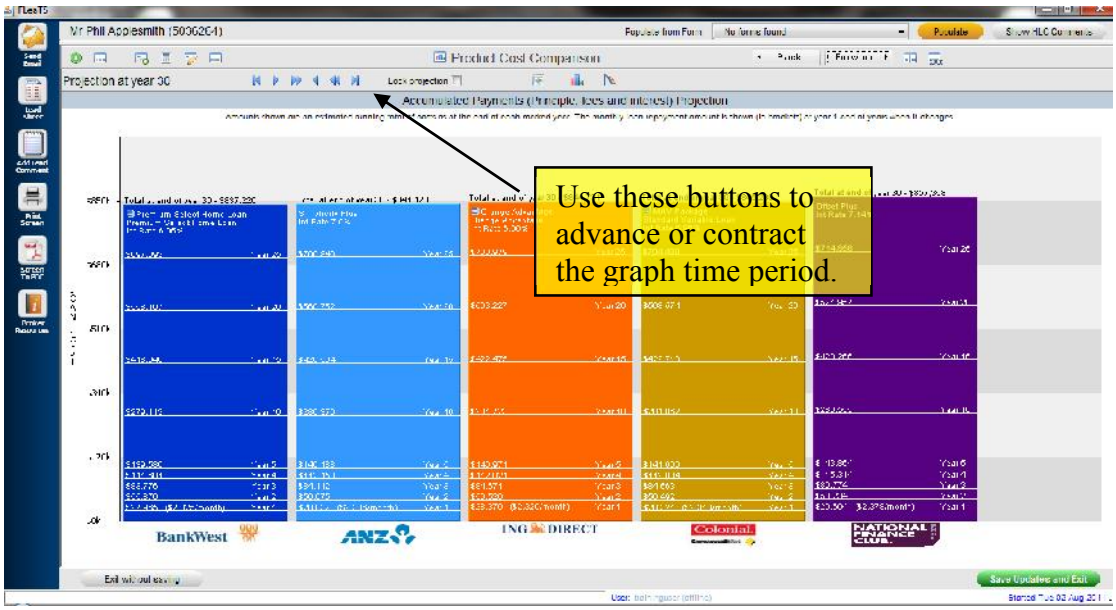


Tip: Expand the Warning column to view the entire warning. Do this by placing your cursor on the column divider, circled above, and dragging it to the right. You can expand any column in this way.

1. Click the Select All button or click on individual loans you wish to rank.
2. Click the Forward button.

Any displayed product can be excluded by highlighting it and clicking the Exclude product button. This will cause the system to do a new lender match without the excluded product.

 © Firstfolio Limited



These loans are ranked by total cost (principal, interest and fees) payable. The graph will default to the full loan term but this can be changed. Clicking the button or button will reduce or increase the graph term by five years. The buttons will reduce or increase the graph by 1 year increments.

You can lock the projection in place by ticking the Lock Projection box. Leaving the box unticked will return the graph to the maximum term each time you return to it after going to another screen.

The lines on the graph show the total amount paid over the designated number of years.

Note: Changing the term on the graph does not change the initial loan term. It shows the amount of the loan including costs and interest paid over the time specified.

By clicking the icon you are able to change the graph view to the following.

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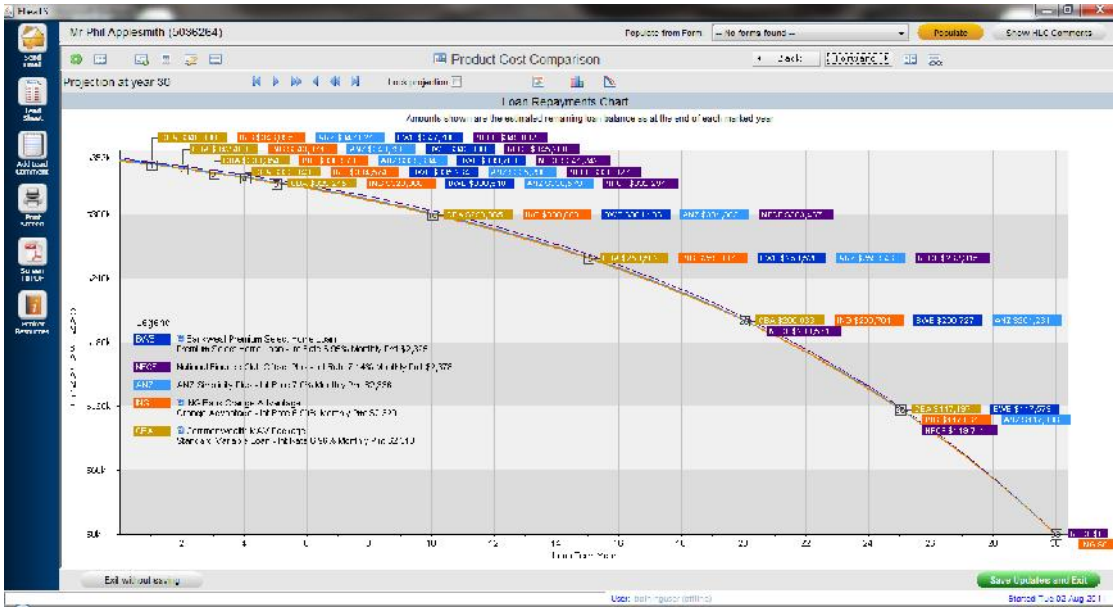

Instead of displaying total payments this graph displays the expected loan balance at the various points in time. The graph term can be advanced and contracted in the same manner as shown above.

What if scenario

You can accommodate what if scenario requests (in the line graph above) for making additional payments, lump sum payments or average offset balance. Set the appropriate options as shown below in the Loan Preferences Screen.

Repayment Options	
Loan Term?	Maximum
Make extra monthly payments of:	$0
Average offset account balance will be:	$0
Make a Lump sum payment of:	$0 at Year N/A

Product features comparison

Click the Forward button from either graph.

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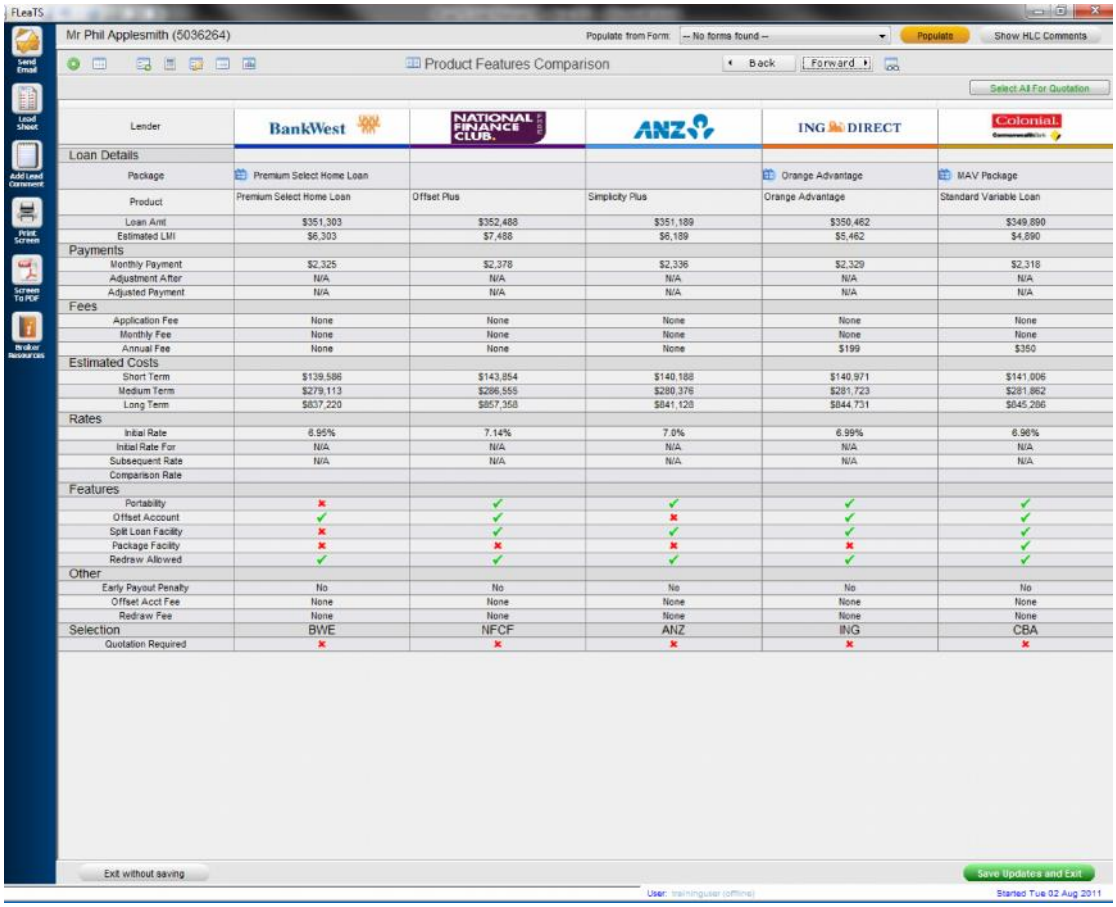

Provide your customer with a quotation

On the bottom line, click on the red cross for all loans you wish to provide a quote for. The cross will turn into a green tick.

Alternatively, click the

button to provide a quote for all displayed lender products

Click the

button.

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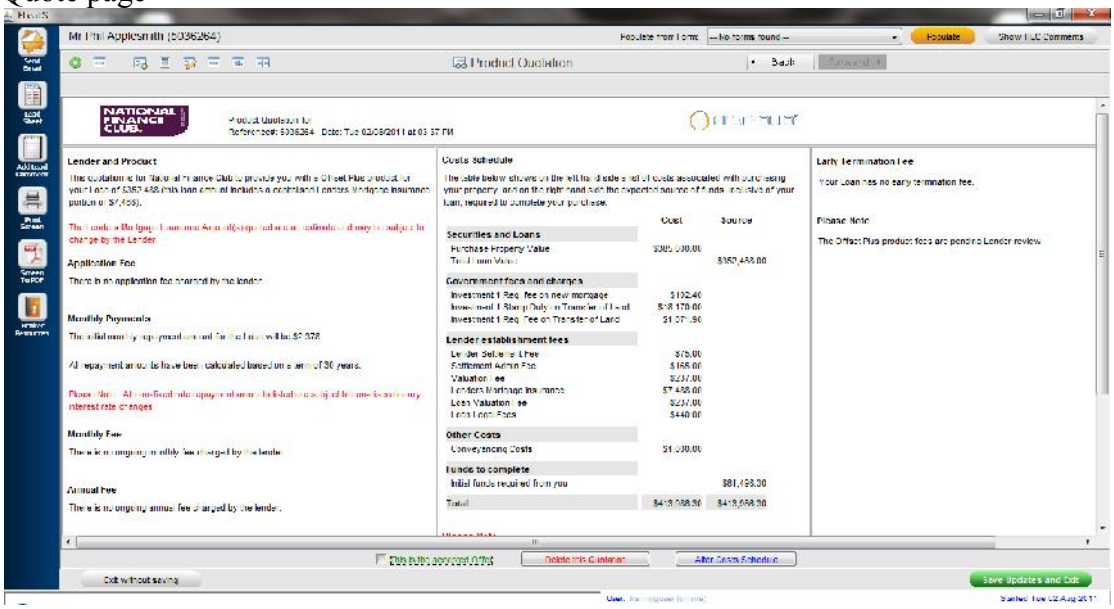
Quote page



Note: For best results print the quote to pdf prior to printing or emailing. You can do this by clicking on the

icon.

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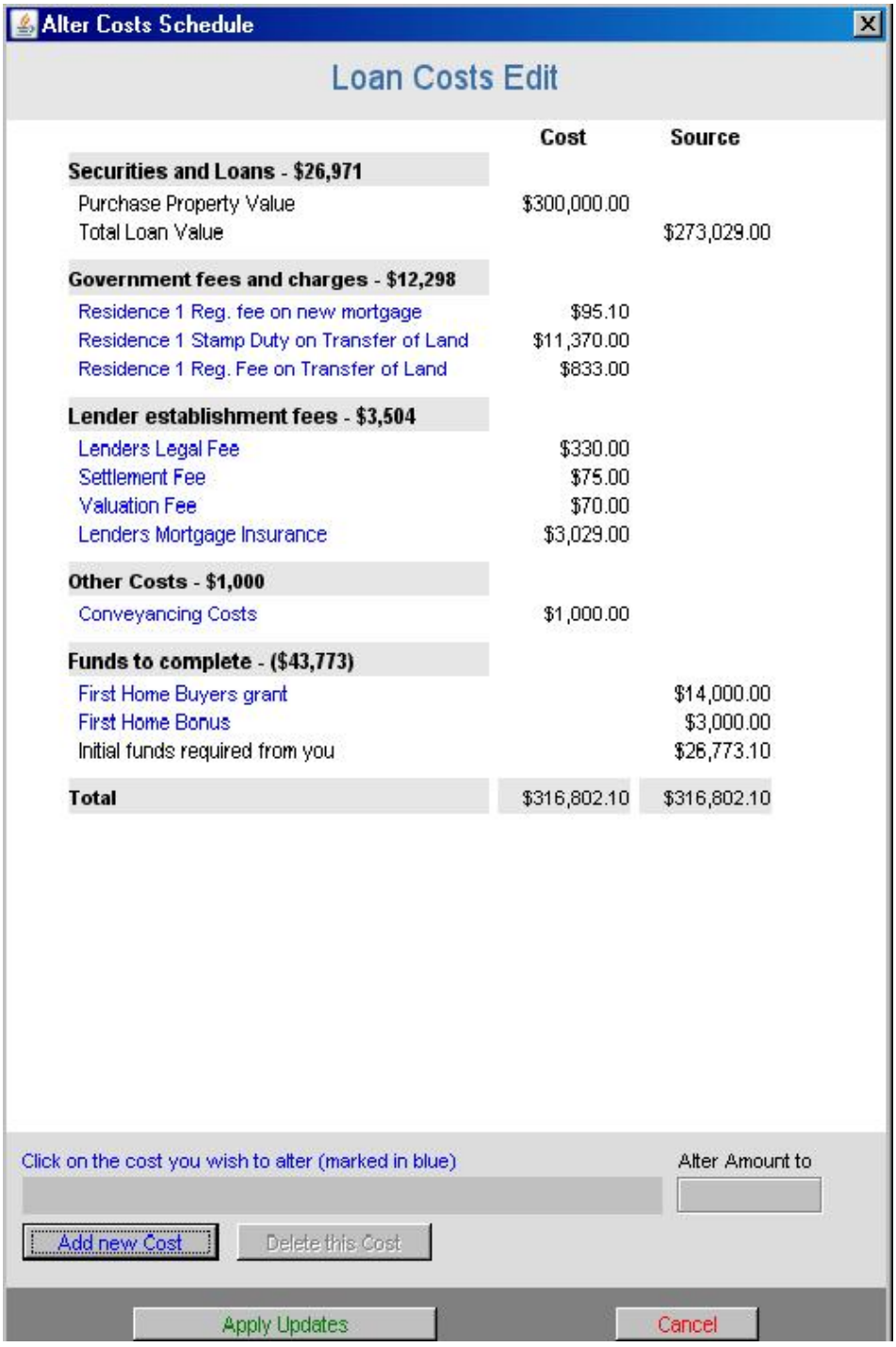
Amending a quote

Click the

button.



1. You can add a new cost by clicking the

button
2. Costs can be deleted by clicking on the item to be deleted and then clicking the

button.

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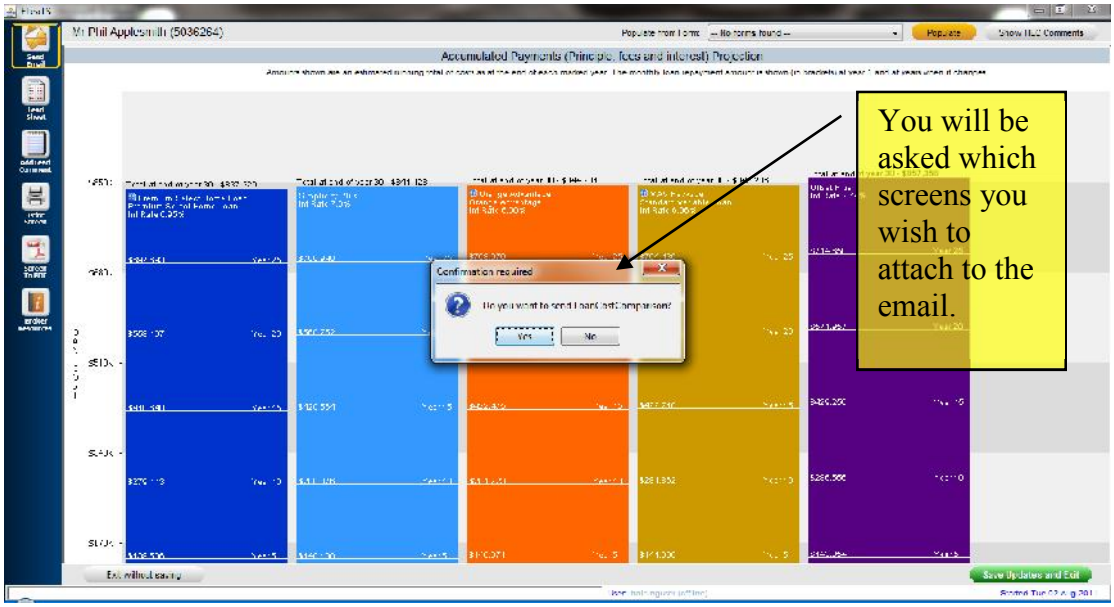
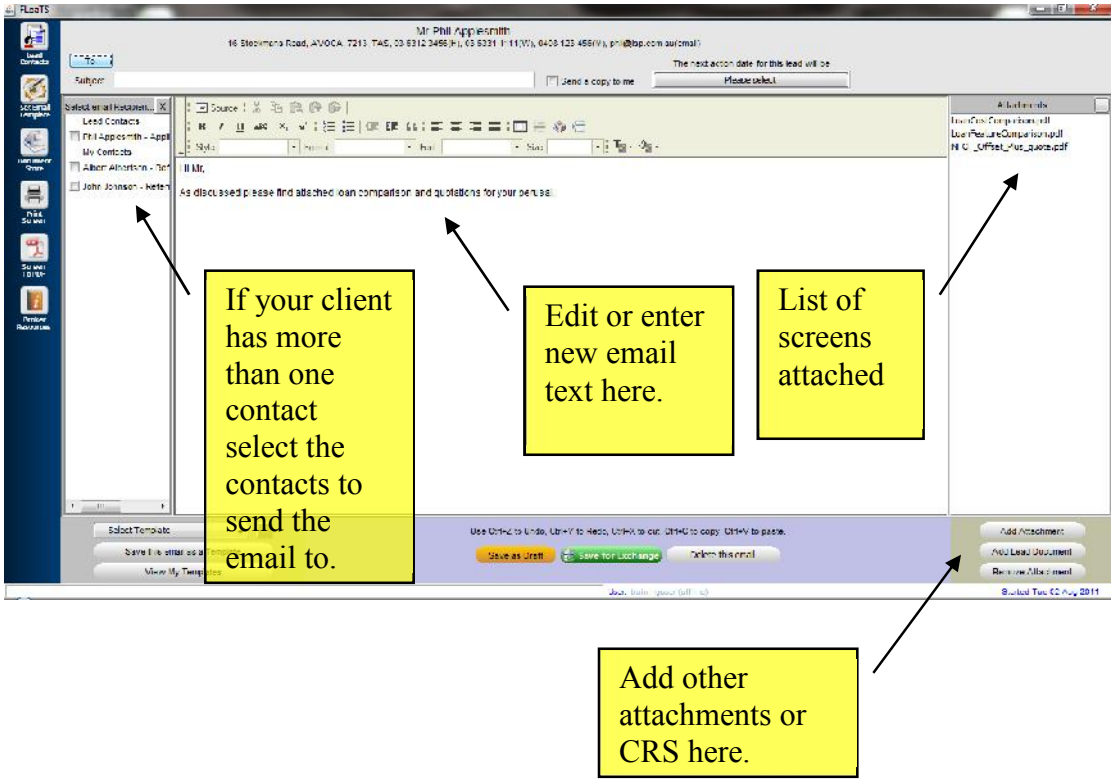
Emailing the quotation and other information to your client

Click the

icon to open the email template.





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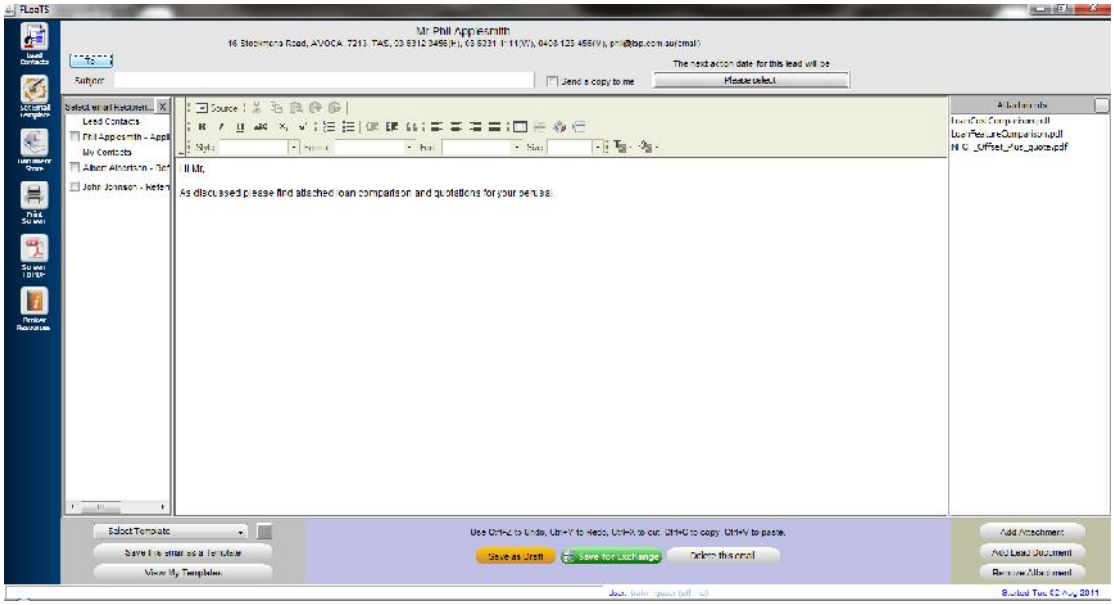
Printing your quotation and comparisons

All quotations and comparisons can be printed for your records by clicking on the Print icon on each page.



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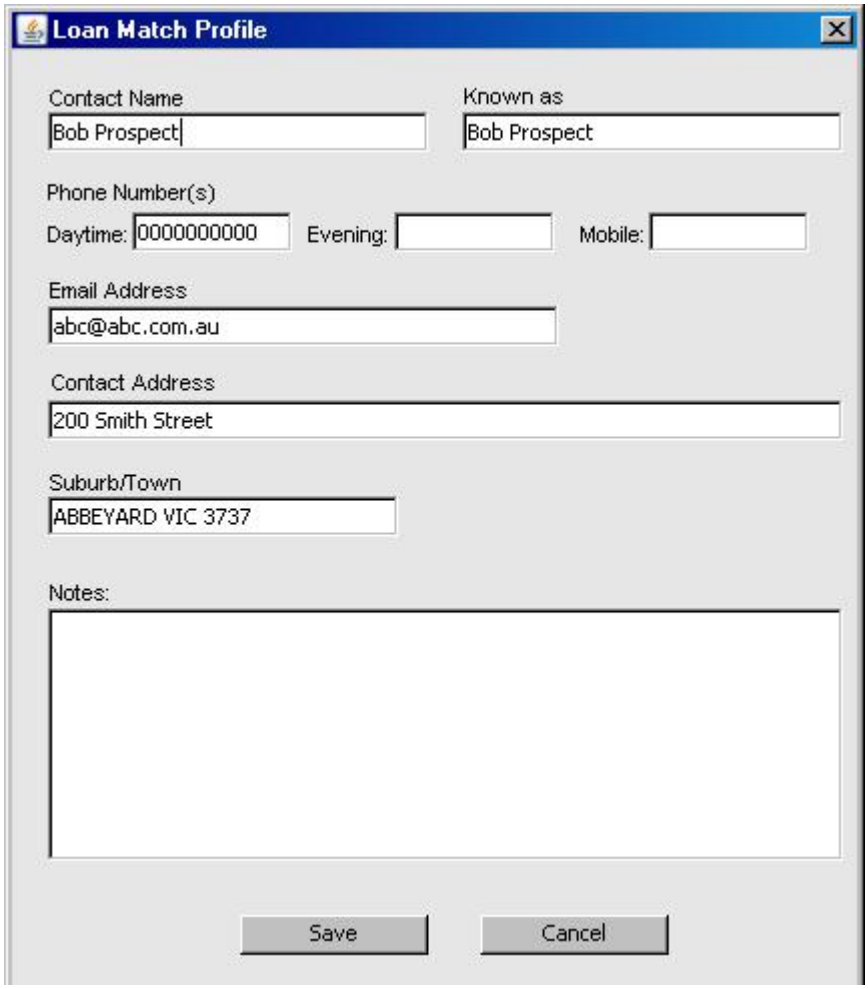
Create new client from loan scenario and prospect

Once you have established that the new prospect is going to become a client you should create a new client record.

Click the

icon. You will be asked to save the current record.



Enter the details and Save.

You will then be presented with the screen below. Enter the appropriate additional information and click

.

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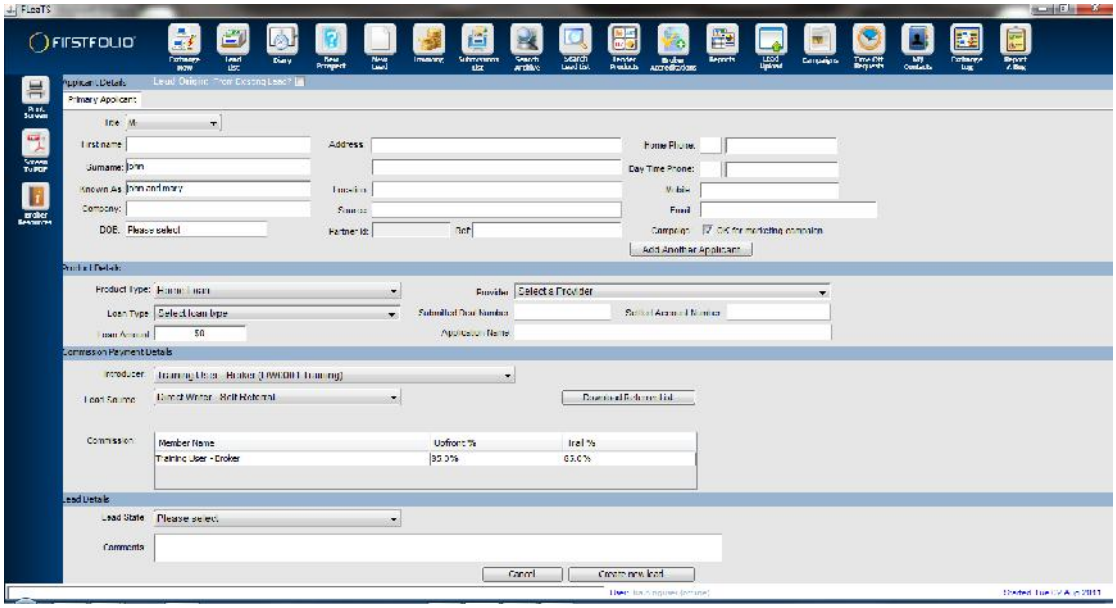

Return to the main client list screen and exchange.

NCCP compliance

Forms

Several "Forms" have been included in FLeaTS to enable compliance with the NCCP legislation which came into effect on July 1st 2010. These include the "Client Needs Review and Preliminary Assessment", "Credit Guide", "Quote", "Credit Guide and Quote" and "Credit Proposal".

In order to avoid duplication of effort the forms can be auto populated from all data held in FLeaTS client data, Loan Match Data and other forms. Additionally, all data is automatically cross populated to NextGen's ApplyOnline electronic lodgement facility.

Client Needs review and Preliminary Assessment Form (CNR)

Completion of this form ensures that all the necessary data is captured to enable you to make the Preliminary assessment as required by the act. Information contained within the client's record in FLeaTS and the Loan Matching software can be transferred to the CNA avoiding duplication of entry.

Note: This form serves the dual purpose of capturing all information for lender submission via NextGen's ApplyOnline. All information within this form will populate your lender application.

Please refer to Appendix A for details of your Responsible Lending Obligations – all of which can be met through FLeaTS facilities.

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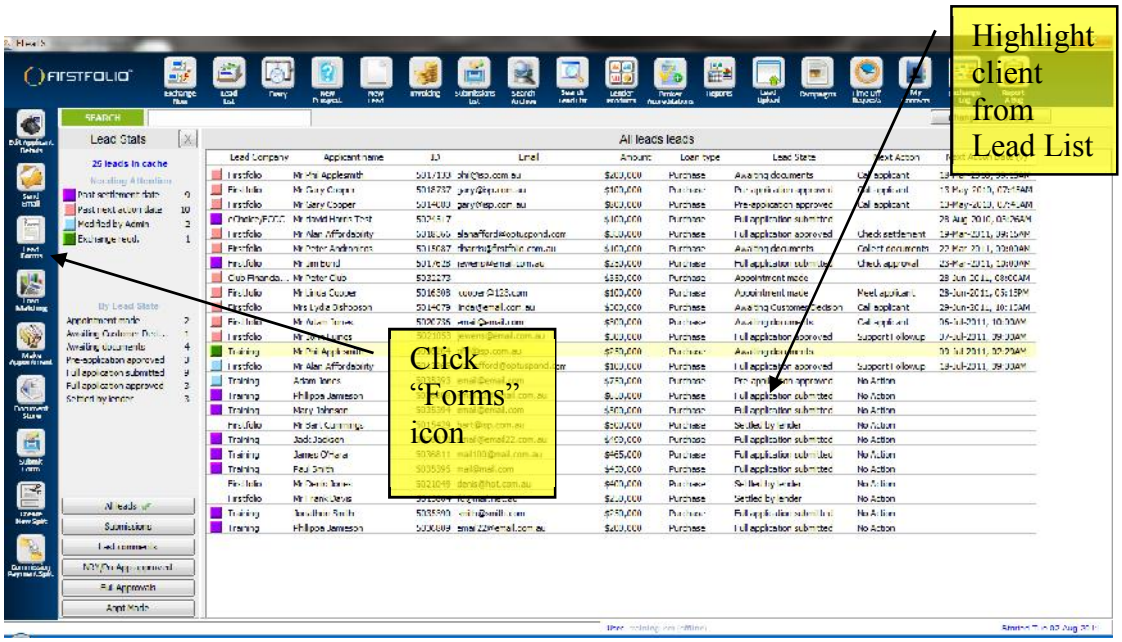
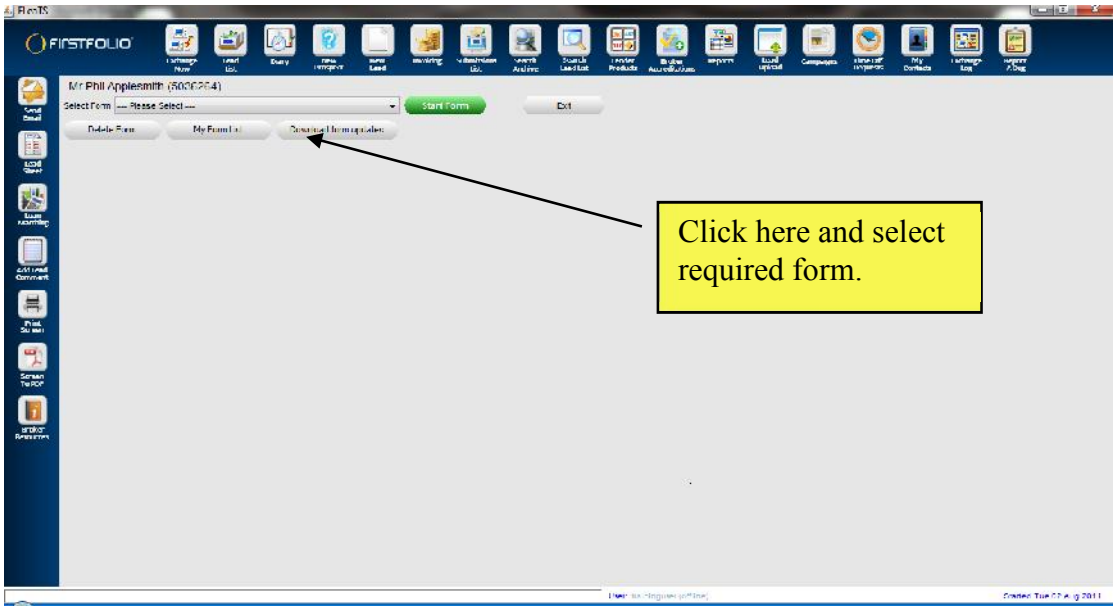
Accessing Forms





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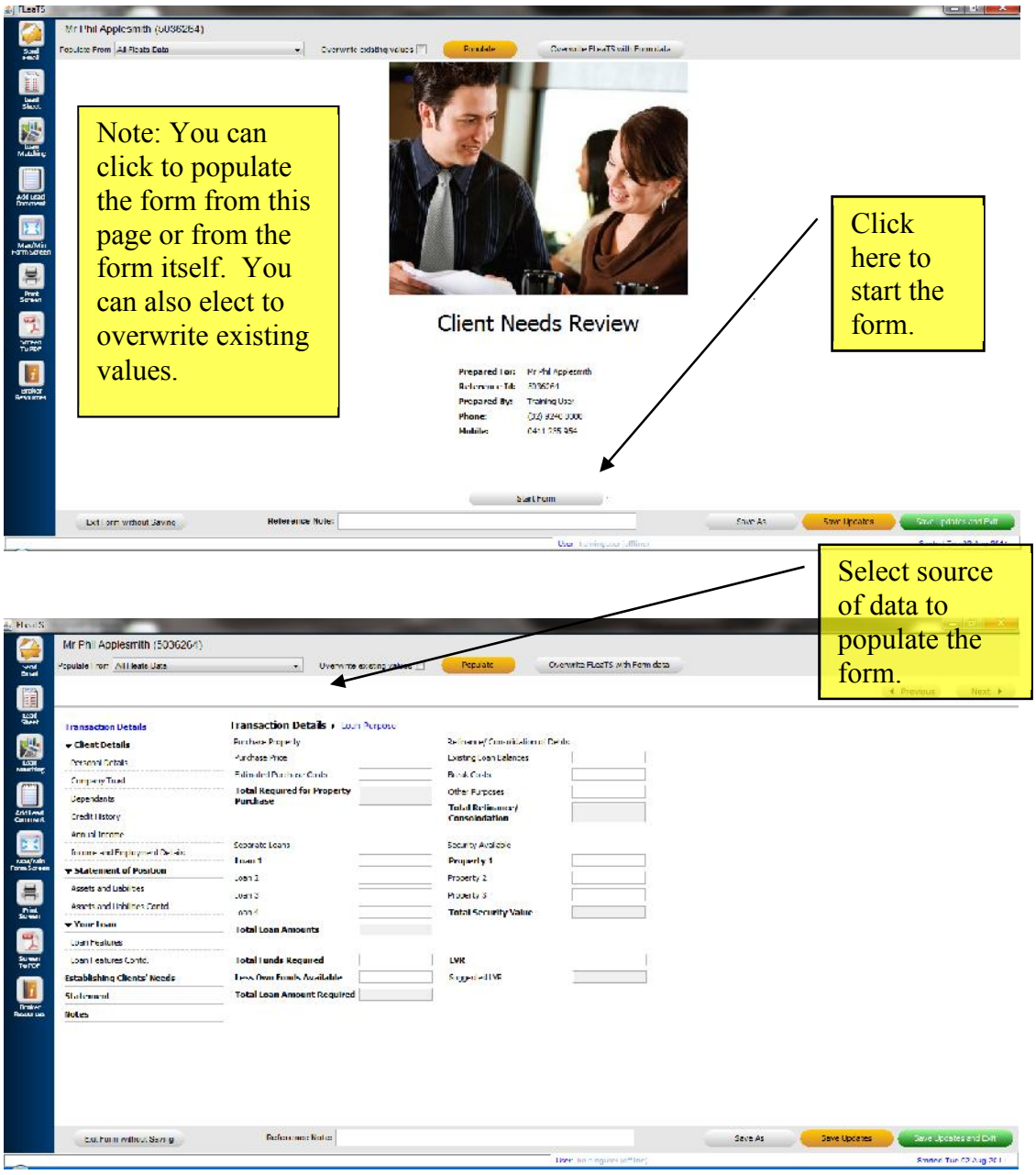

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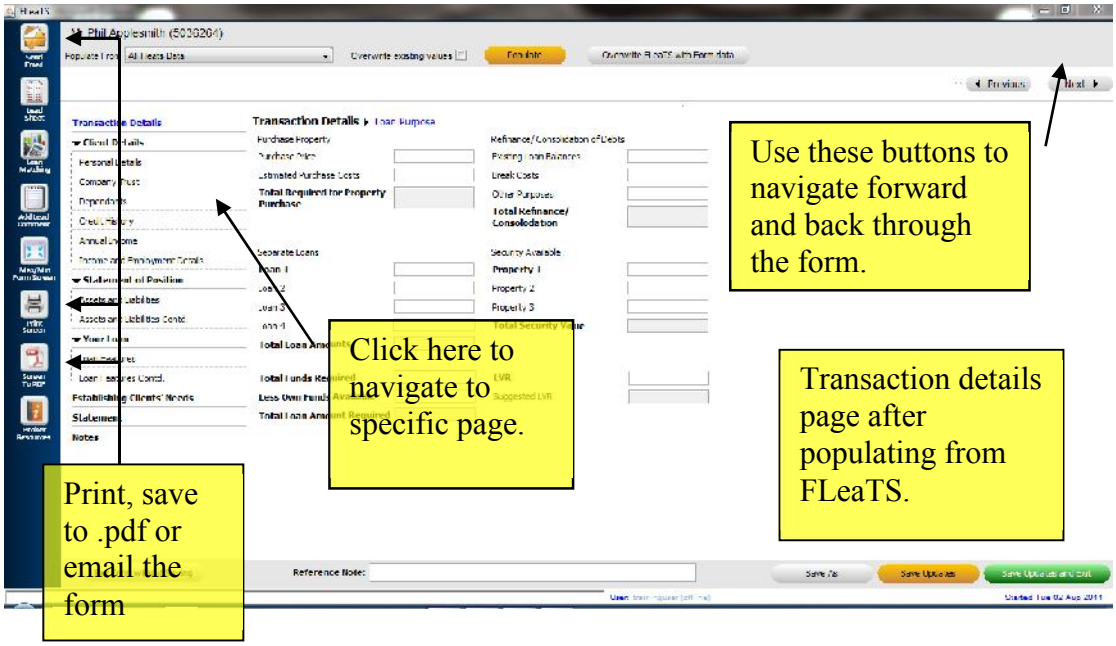

Note: The process for completing all forms is the same.

Electronic Lodgement

FLeaTS/NextGen "ApplyOnline" Basic Instructions

From Monday 19th November 2012 lender submissions via FLeaTS will be undertaken directly from the newly created "Client Needs Review and Preliminary Assessment" (CNR). This means that in almost all cases each piece of information only needs to be entered once throughout the whole process of client set-up, loan comparison, NCCP documentation and loan application.

Please note that this process does not apply to submissions to NFC via FLeaTS which will remain unchanged at this stage.

There are a small number of mandatory areas that must be completed within the CNR to enable the opening of the ApplyOnline (refer to list below). The data entered here will automatically populate into ApplyOnline's application form. While extra fields are non-mandatory and can be completed in the ApplyOnline application we recommend that for faster processing time you complete as much data as possible within the CNR prior to opening ApplyOnline.

Remember, unless you have already completed an NCCP compliant CNR you will need to complete FLeaTS CNR in full and have it signed by your client(s).

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Mandatory Fields

Client Names	Address details	Post Settlement Address
Phone numbers – at least 1	Employment details	Income
Assets & Liabilities	Security property details	Loans Required
Settlement Date (if full application)	Program – Full Doc/Low Doc	

Note: All the above information will automatically populate ApplyOnline – you do not need to re-enter.

Application process summary

1. Create lead within FLeaTS and exchange in the normal manner
2. Highlight lead for which you wish to submit an application
3. Click Submit. This will either open the data capture form which is the "Client Needs Analysis & Preliminary Assessment" (CNR), if required fields have not been completed, or take you directly to ApplyOnline if the CNR is completed to a valid state. You can also open the CNR from Lead Forms and submit from there.
4. Complete all items highlighted with an * as a minimum. For purposes of speed we recommend completing all appropriate information within this form, however, if you have separately completed a compliant NCCP Needs Analysis you can enter the minimum if you wish. **Note:** You can complete this form offline and transfer to ApplyOnline whereas you must be online to access ApplyOnline.
5. Click Submit. If you have missed any required fields you receive a validation error. Click on the error to go to the required field, correct the error(s) and click Submit again. **Note**: When the CNR is in a valid state you will see a green tick at top right of screen.
6. The ApplyOnline screen will display with a number of tabs for each section of the application. Missing information will be noted with a both on the tab and beside the field that contains the error. You can also click on "Validate" to show all errors or just those on the selected page. Clicking on each validation error will take you to the field concerned.

7. When errors have been completed on a page clicking the tab again will revalidate that page. Some items are noted with a yellow "".
   These are simply alerts that there may be an issue that you need to check. They are not necessarily errors and the submission can still proceed. We recommend checking the data in these fields prior to submitting to the lender.
8. When all missing information is completed and you've cleared the red X's print your lender documentation, ID forms, checklists, online application pack etc. To do this, simply click on **Print**.
9. Click Submit. Your loan application will be submitted to the lender and you will receive messages back confirming receipt. You will also be able to see these in FLeaTS in client history.
10. Status updates by lenders will also be automatically sent to FLeaTS and you will receive SMS and email notifications. If you would rather only receive one type of notification please email Broker Support at broker.support@firstfolio.com.au and they will make the necessary changes for you.

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Note: You can save and exit the ApplyOnline application at any time. You can also access it again from any computer that has FLeaTS installed.

Accessing partially completed and previously submitted applications

Once the ApplyOnline application has been opened FLeaTS moves it to the Submissions List. You can open these applications either directly from the Submissions List or by highlighting the lead concerned and click Submit.

Resubmitting applications to a new lender

This is done by cloning the original submission and nominating a new lender.

1. Open the original submission from the Submissions List
2. On the top menu of ApplyOnline click on “More” and then “Clone”
3. Complete the dialogue box that displays as to reason for cloning, general comments and new lender.
4. Due to different lender requirements some fields will no longer be valid and will need to be amended.
5. Once validated click on Submit to lodge the application.

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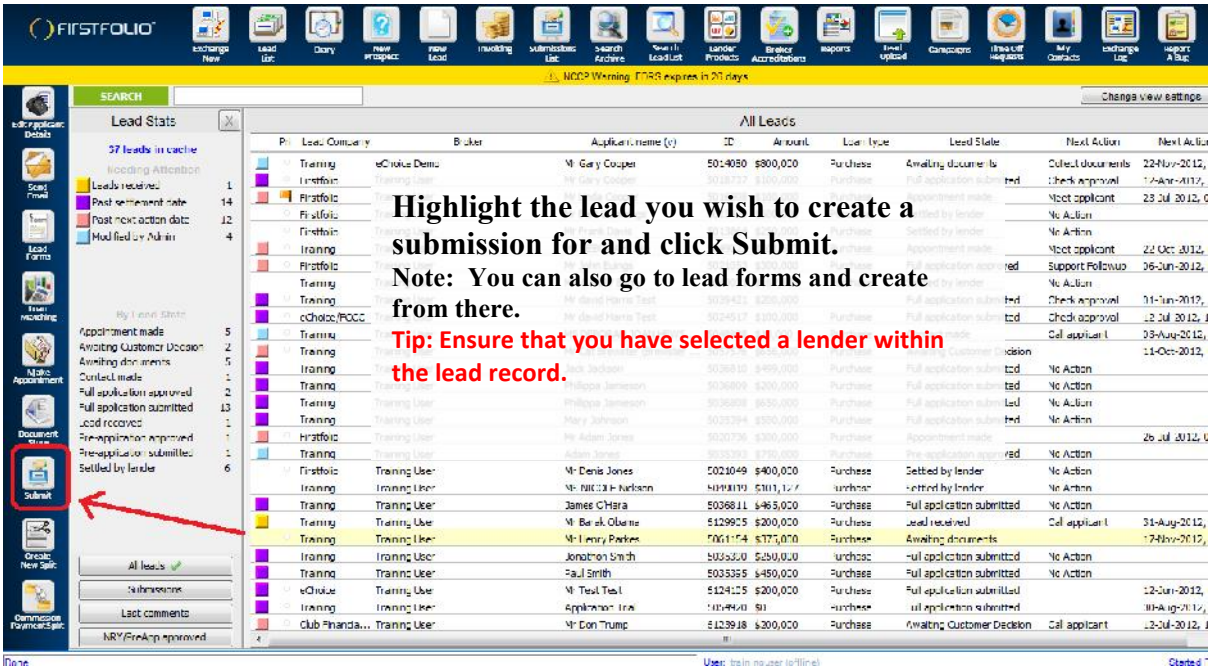
Completing an application using FLeaTS/ApplyOnline – Pictorial Instructions

For the purposes of these instructions please assume that the client has already been set up in FLeaTS.

1.



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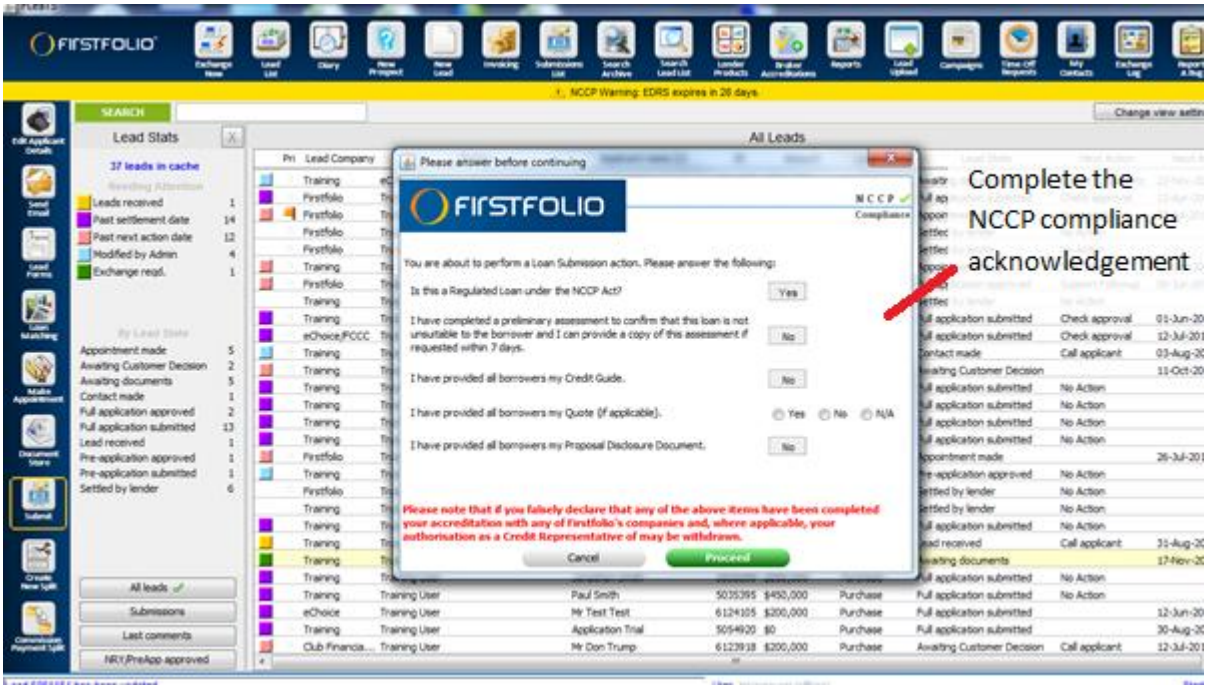

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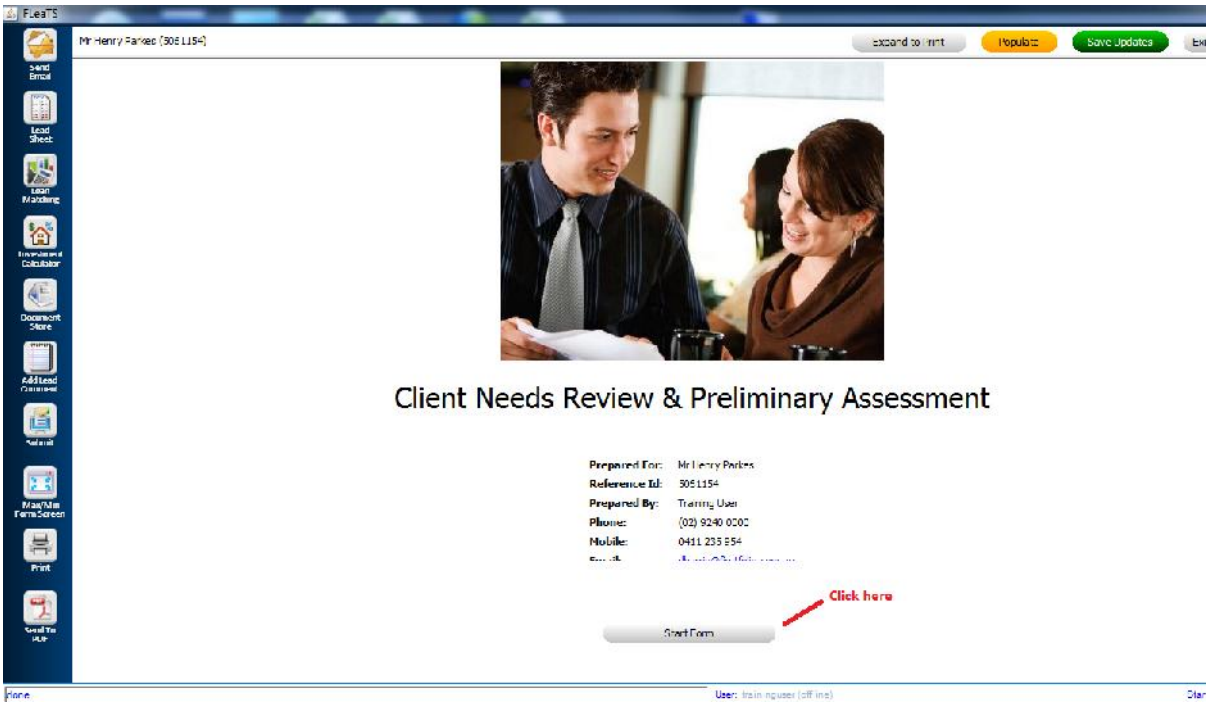
3.



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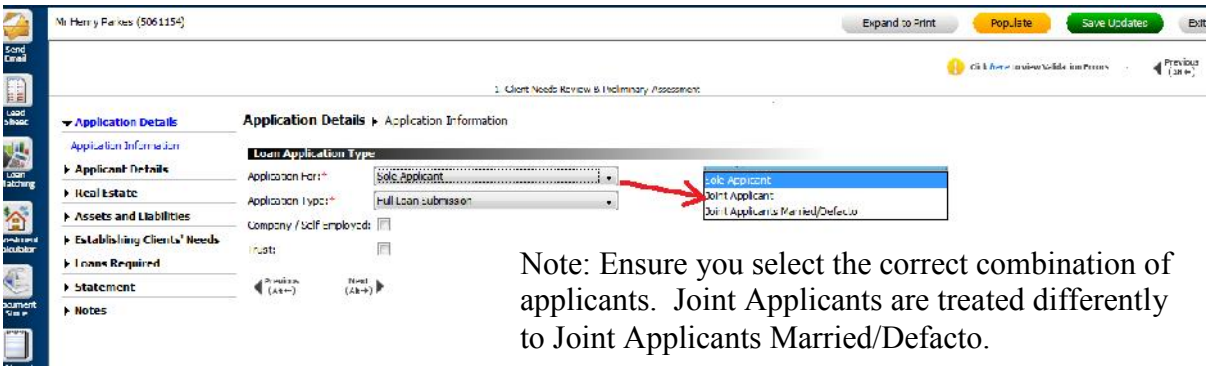
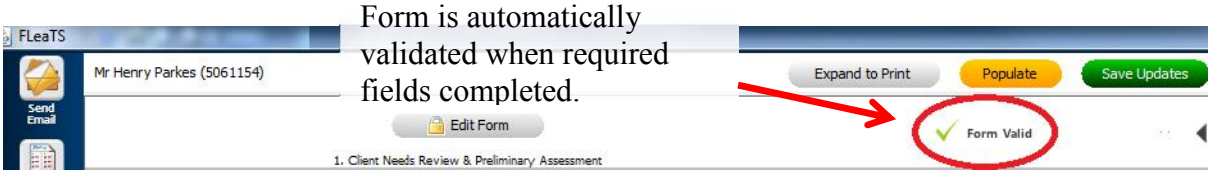


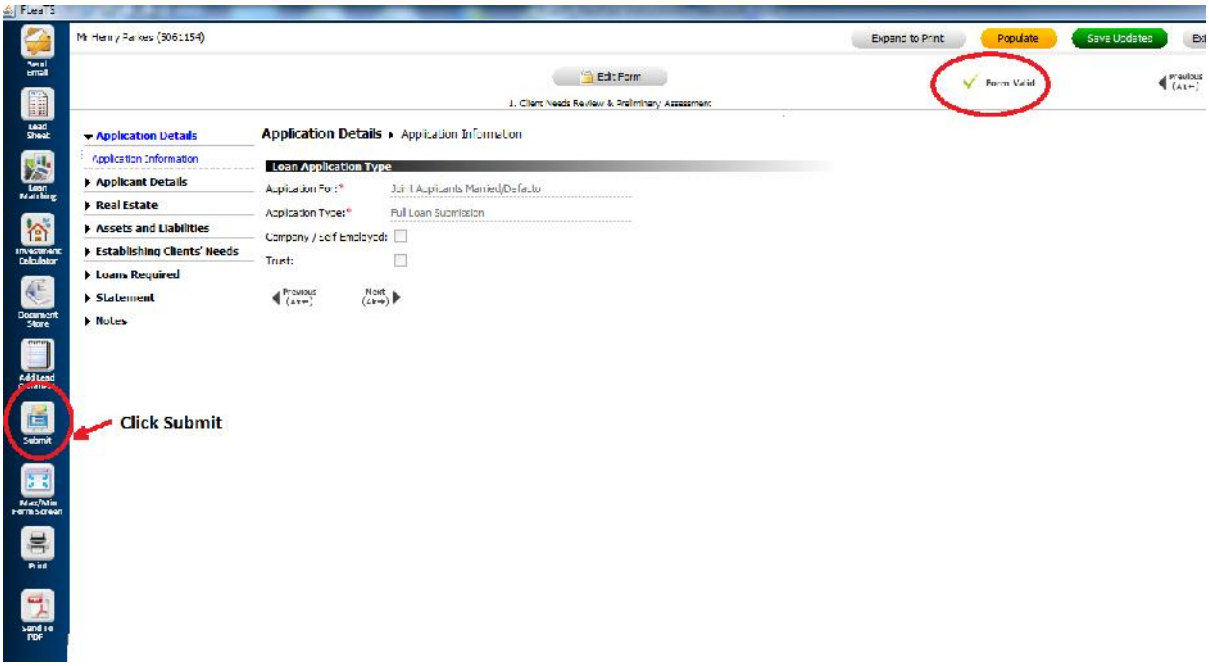
Note: Ensure you select the correct combination of applicants. Joint Applicants are treated differently to Joint Applicants Married/Defacto.

5. Complete mandatory fields in CNR



Form is automatically validated when required fields completed.

6.



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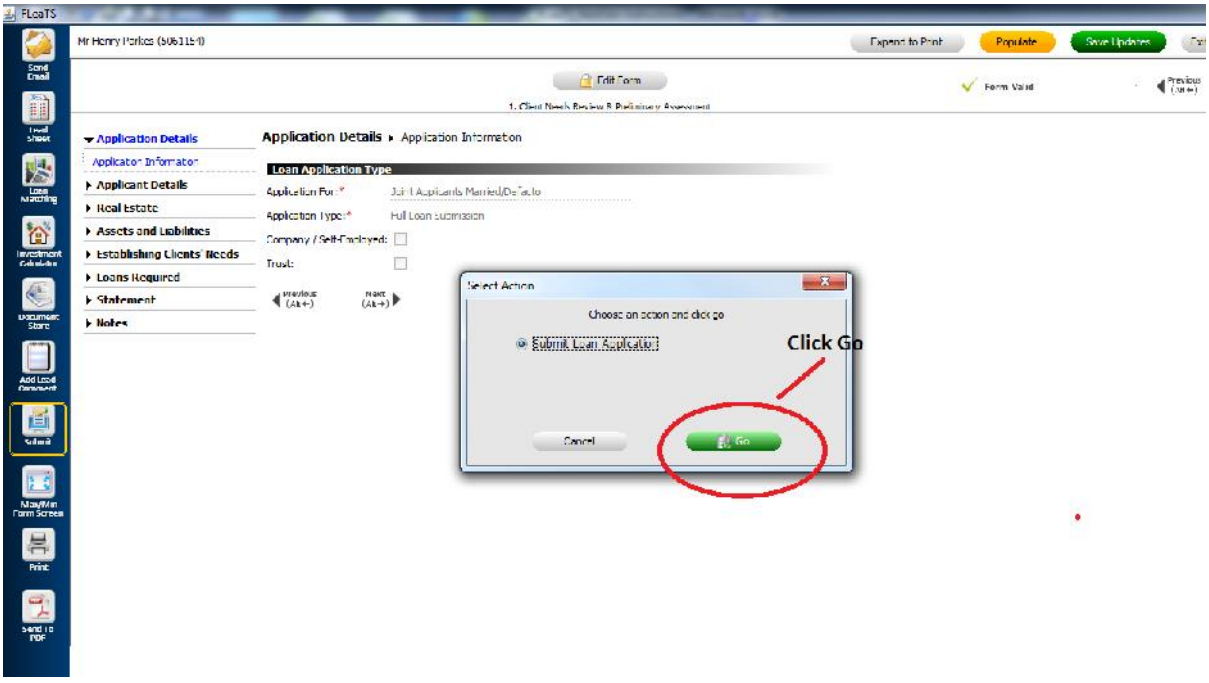

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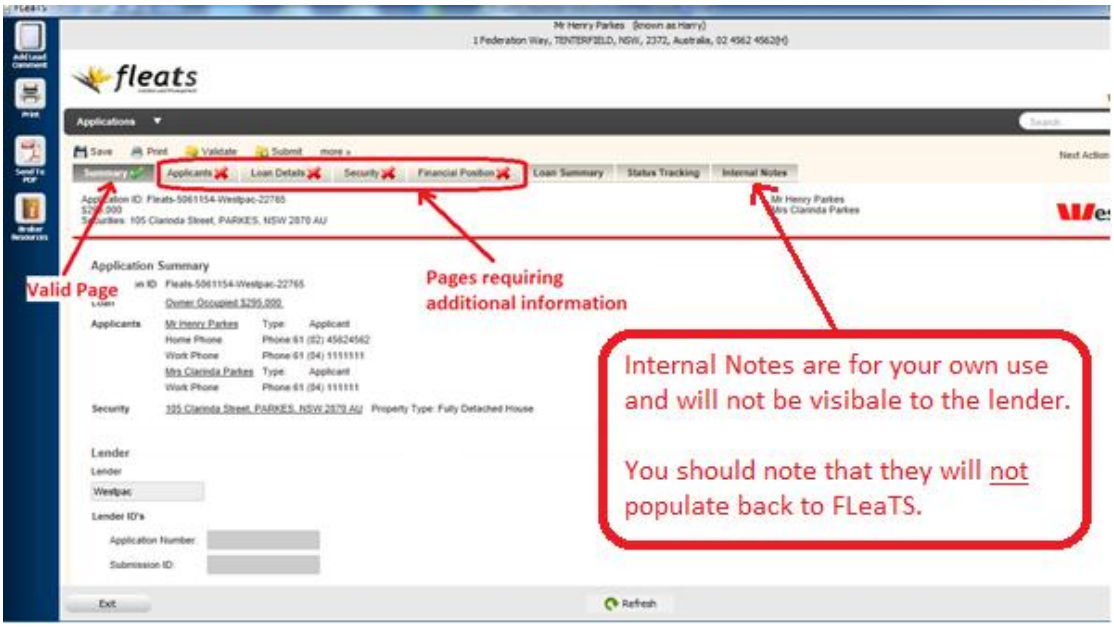
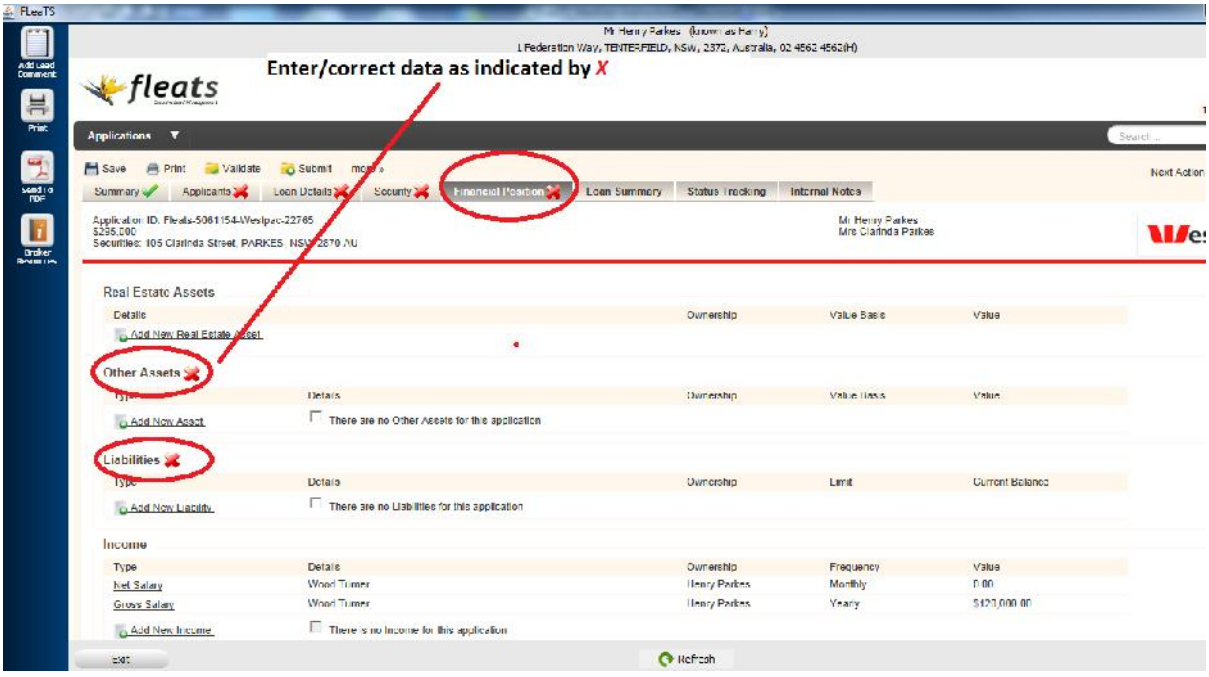
8. ApplyOnline opens with data populated



9.



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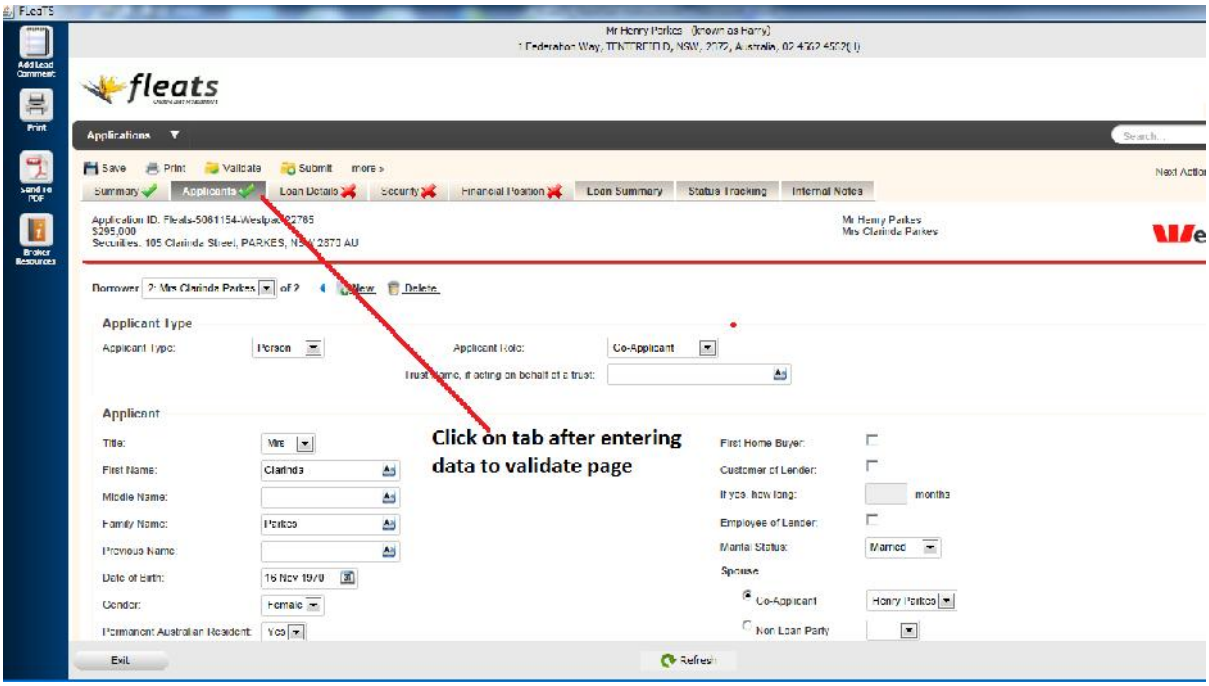
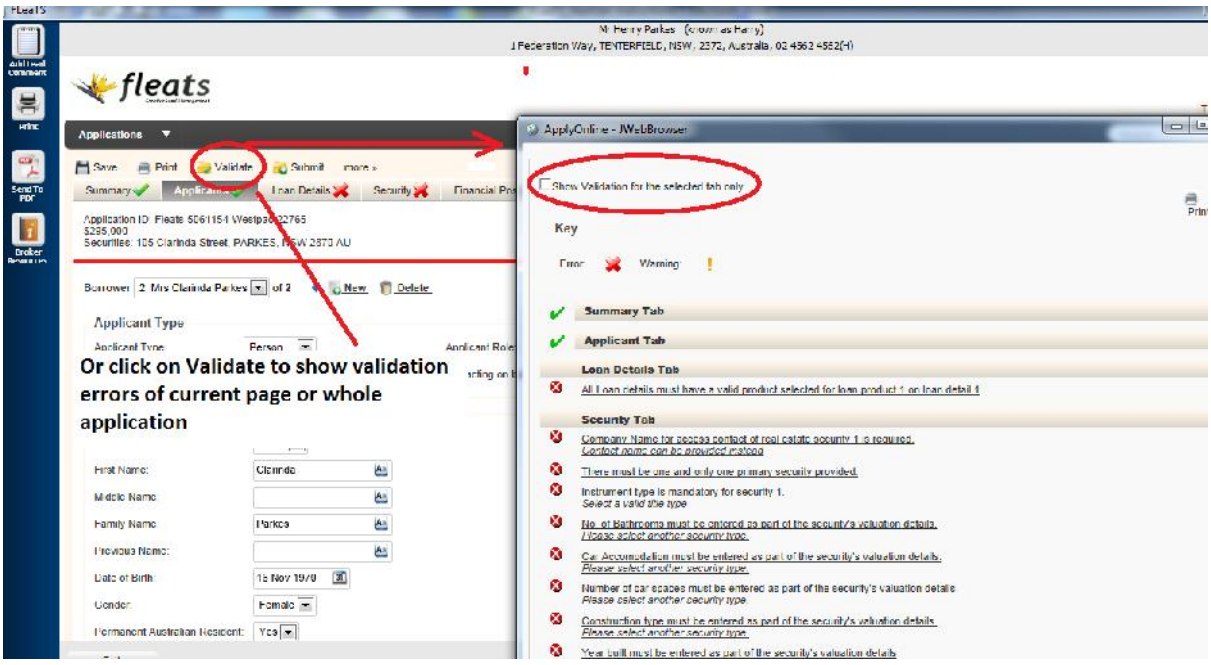
10.



11.



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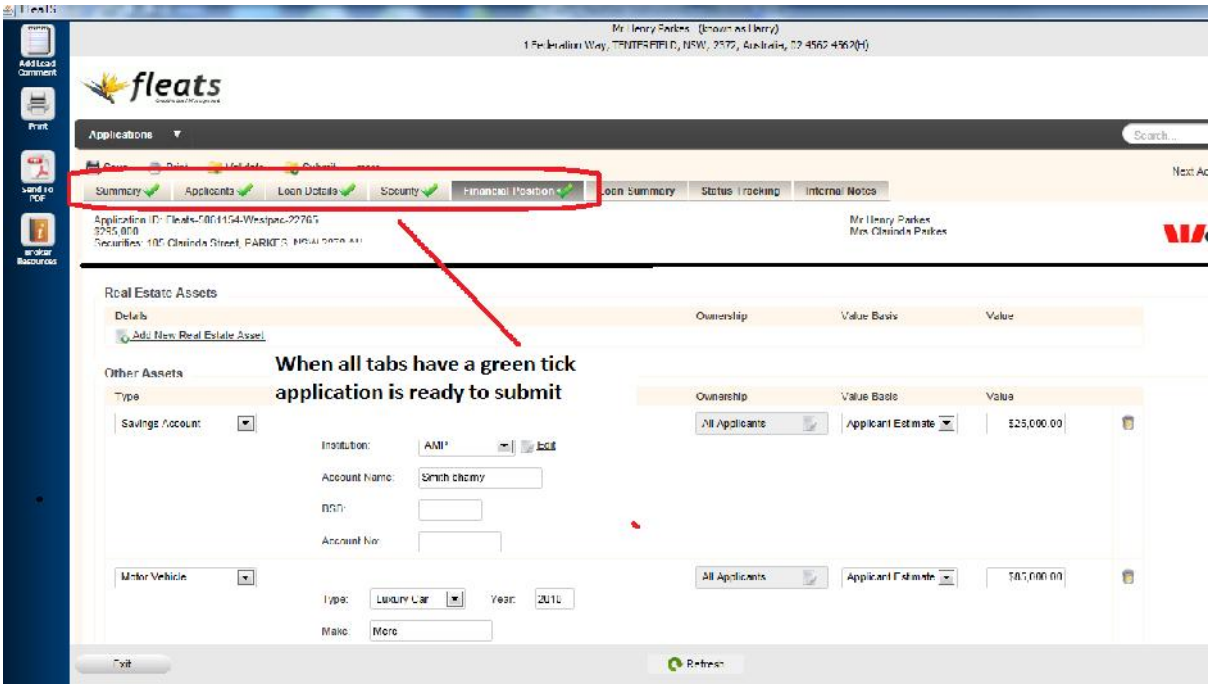
12.



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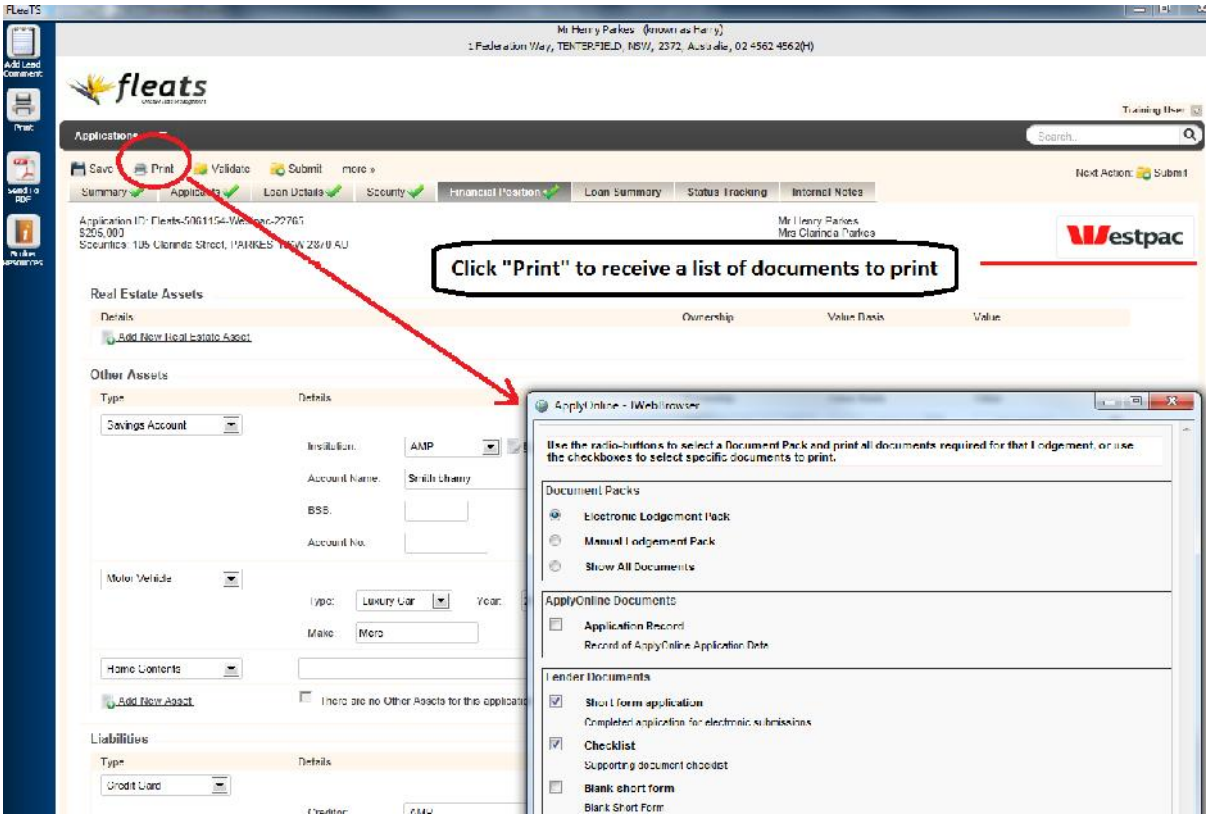

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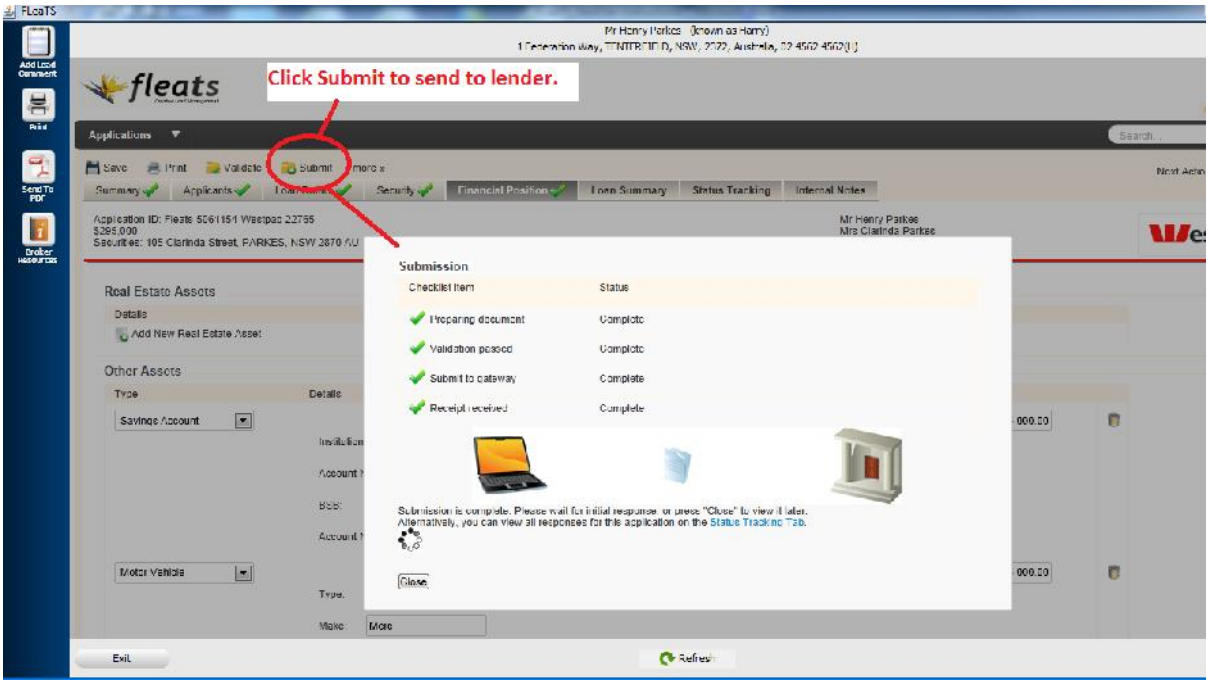
14.



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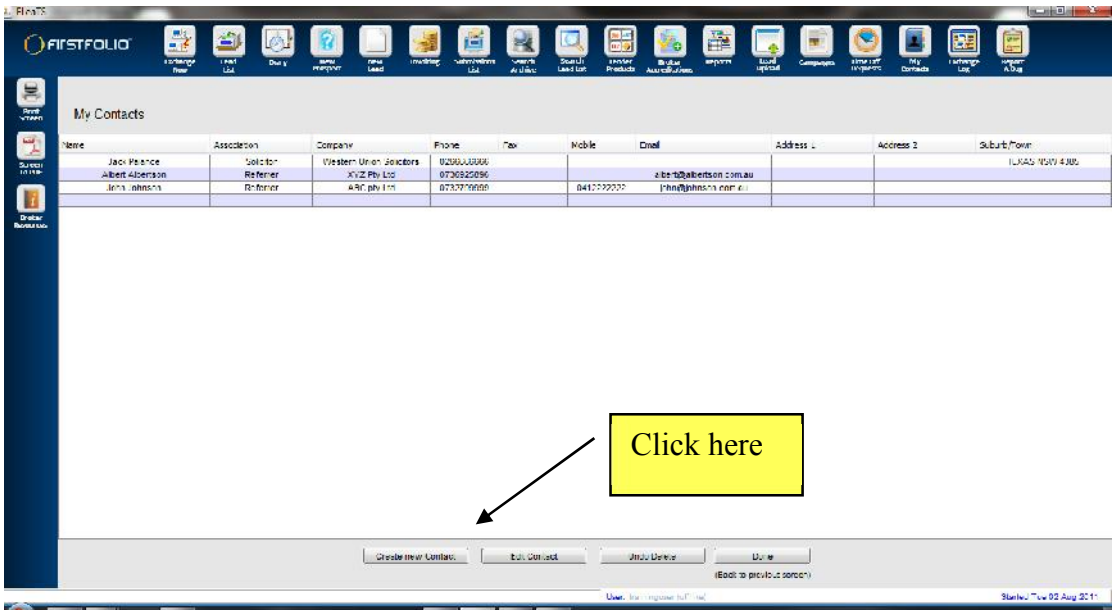
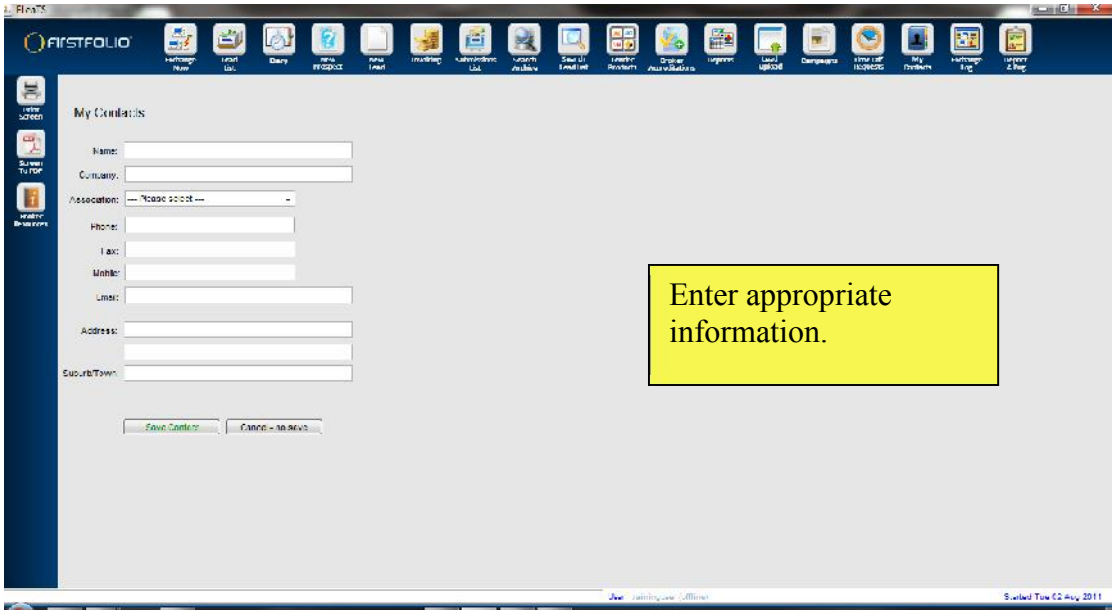
Create a contacts database

FLeaTS provides you with database to maintain all your business contacts.

To set the database up, click the

icon.





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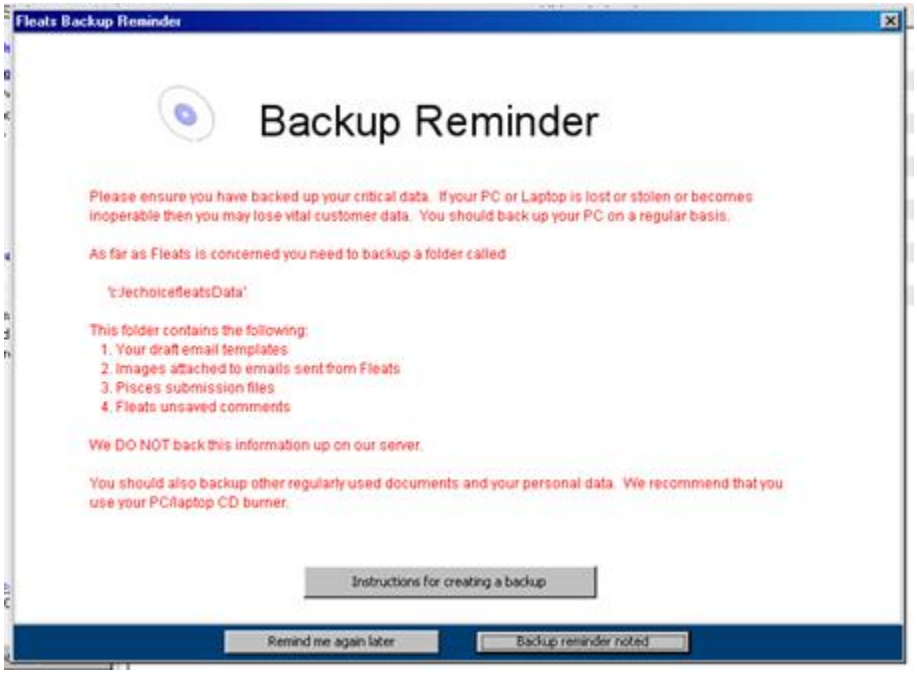
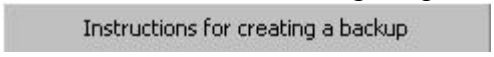
Backing up your records

Whilst most data is replicated on the server and therefore backed up daily there are some system generated files that reside on your own computer. To ensure that you do not lose these in the event of loss or damage to your computer you should undertake a regular back-up routine. The FLeaTS system will remind you of this at various log-on intervals by presenting the following screen.



The files that require backing up are listed on the reminder. Of course, it would be prudent to take the opportunity to also back-up your other data at the same time. Instructions for backing up can be obtained by clicking on the  button.

Clicking on the button will close the reminder window; however, no back-up will have been performed.

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Reporting a problem

If you think that the software is returning incorrect information you should report this via the Bug

button. This will generate an email to the Calculator Administrator.

These reports will be investigated as a priority and results of the investigation reported back to you.

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Changes since publication

Nil at this time

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Appendix 1

National Credit Code – Responsible Lending Disclosures

The responsible lending disclosure obligations start on the 2 October 2011. These are obligations to provide certain documents to consumers so that they understand the credit activities that you provide.

You must give these documents to ensure that consumers have access to information that will help them make decisions about dealing with you, understand their rights if they do engage your services and understand the contracts that are being offered to them.

Depending on what you do and how you do it, you may need to provide only three or all of the following four documents.

The Finance Broker Contract has now been substituted by these disclosures and is no longer required on any regulated loans

Credit guide
A credit guide provides preliminary information about you to a consumer. This document would typically be provided to your customer prior to engaging in any Credit activity (eg the fact find) and would probably be one of the first documents you provide to the consumer.

Quote
A quote tells the consumer the estimated cost for using your services, if you charge the consumer a fee. Before you provide credit assistance, you must give a quote to a consumer, the consumer must have accepted the quote by signing and dating the quote and you must give the consumer a copy of the accepted quote.

If you do not charge customers any fees for your service or "Clawback" any commission then you do not need to provide a Quote

Proposal document
A proposal document sets out the costs to the consumer of using your services and it discloses any commissions you may receive. You have to give a proposal document at the same time you provide credit assistance to a consumer.

Client Needs Review or the "Written assessment"
This is a preliminary assessment that the proposed loan is 'not unsuitable' for the consumer. The assessment is part of the Client Needs Review document that is downloaded from Fleats.

You are required to give a free copy of the written assessment to the consumer if they ask you for one within seven years.

Fleats
These documents will available in Fleats in two formats after the 30 September 2011 in Template and PDF format. The PDF documents can be accessed via BLOOMSEARCH whilst the templates can be obtained from the "Lead Form" icon in Fleats.

The Templates are largely pre populated but you must still verify that the details are correct or completed.

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Australian Credit Licensee may choose to use their own Disclosure documents however Firstfolio's Credit Representative are required to use the Fleats Documents.

If you need to to clarify what your legal obligations are you should contact your advisor. Any other enquiries can be referred to compliance@firstfolio.com.au

Steve Marcolin
Manager, Compliance & Risk

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